



Community Reinvestment Act (CRA)

CRA Public File

Introduction

In accordance with the Community Reinvestment Act (CRA) regulation, the Bank is required to maintain and, upon request, make available for public inspection, our complete CRA Public File.

As required by the CRA, the information contained in this file is current as of April 1 of each year.

Information Request

If any person requests a copy of this file, the Manager or Officer in charge will provide them with a copy of the document. Subsequently, the Officer must notify the CRA Department of this request through this email: CRA@popular.com

All branch employees must know to whom they should refer any request for information.

AVISO
LEY DE REINVERSIÓN EN LA COMUNIDAD

Bajo la Ley Federal de Reinversión en la Comunidad (CRA), la Junta de la Reserva Federal (Junta) evalúa nuestro desempeño en ayudar a satisfacer las necesidades de crédito de esta comunidad, consistente con una operación segura y prudente. La Junta también considera esta evaluación cuando vaya a tomar una decisión sobre ciertas solicitudes sometidas por nosotros.

Su participación es bienvenida.

Usted tiene el derecho de obtener cierta información sobre nuestras operaciones y nuestra ejecutoria de CRA. Usted puede revisar hoy mismo la sección pública de nuestra evaluación de CRA más reciente preparada por el Banco de la Reserva Federal de Nueva York, 33 Liberty Street, New York, N.Y. 10045, y una lista de los servicios que brinda esta sucursal.

- (1) un mapa que demuestra el área de evaluación (assessment area) que incluye esta sucursal, que es el área utilizada por la Junta para evaluar nuestra ejecutoria de CRA en esta comunidad;
- (2) información sobre nuestras sucursales en el área de evaluación;
- (3) una lista de los servicios que proveemos en esas localidades;
- (4) datos sobre nuestra ejecutoria de préstamos en el área de evaluación; y
- (5) copias de todos los comentarios recibidos por nosotros que específicamente se refieren a nuestra ejecutoria de CRA en el área de evaluación y nuestras respuestas a esos comentarios.

Si le interesa revisar la información sobre nuestra ejecutoria de CRA en otras comunidades donde proveemos servicios, el expediente público para nuestro Banco está disponible en el Departamento Reinversión en la Comunidad (CRA), localizado en Edif. Calle Popular, Piso 11, Ave. Ponce de León 153, Hato Rey, PR 00918.

Por lo menos treinta (30) días antes de cada trimestre, el Sistema de la Reserva Federal publica una lista de los Bancos que están programados para ser auditados por el Banco de la Reserva durante ese trimestre. Esta lista está disponible en la oficina del *Officer in Charge of Supervision, Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045*. Usted puede enviar sus comentarios por escrito sobre nuestra ejecutoria en ayudar a satisfacer las necesidades de crédito de la comunidad al Oficial de CRA, PO Box 362708, San Juan, PR 00936-2708 y al *Officer in Charge of Supervision, Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045*. Su carta, así como cualquier respuesta nuestra, será considerada por el Sistema de la Reserva Federal en la evaluación de nuestra ejecutoria de CRA y puede ser divulgada públicamente.

Usted puede solicitar ver cualquier comentario recibido por el Banco de la Reserva. También, puede solicitar del Banco de la Reserva el anuncio de nuestras solicitudes cubiertas por CRA radicadas con el Banco de la Reserva. Nosotros somos una subsidiaria de Popular, Inc., una corporación tenedora de acciones bancarias.

Usted puede solicitar del *Officer in Charge of Supervision, Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045*, el anuncio de nuestras solicitudes cubiertas por CRA, radicadas por las corporaciones tenedoras de acciones bancarias.

NOTICE
COMMUNITY REINVESTMENT ACT

Under the Federal Community Reinvestment Act (CRA), the Federal Reserve Board (Board) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Board also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the Federal Reserve Bank of New York, 33 Liberty Street, New York, N.Y. 10045, and a list of services provided at this branch.

- (1) a map showing the assessment area containing this branch, which is the area in which the Board evaluates our CRA performance in this community;
- (2) information about our branches in this assessment area;
- (3) a list of services we provide at those locations;
- (4) data on our lending performance in this assessment area; and
- (5) copies of all written comments received by us that specifically relate to our CRA performance in its assessment area, and any responses we have made to those comments.

If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at the Community Reinvestment Act Department (CRA), located at Calle Popular Building, 153 Ponce de León Ave., 11th Floor, Hato Rey, PR 00918.

At least 30 days before the beginning of each quarter, the Federal Reserve System publishes a list of the banks that are scheduled for CRA examination by the Reserve Bank in that quarter. This list is available from the Officer in Charge of Supervision, Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045. You may send written comments about our performance in helping to meet community credit needs to the CRA Officer, PO Box 362708, San Juan, PR 00936-2708 and to the Officer in Charge of Supervision, Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045. Your letter, together with any response by us, will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Federal Reserve Bank. You may also request from the Reserve Bank an announcement of our applications covered by the CRA filed with the Reserve Bank. We are an affiliate of Popular, Inc., a bank holding company.

You may request from the Officer in Charge of Supervision, Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045, an announcement of applications covered by the CRA filed by bank holding companies.



Public Comments

We appreciate your comments; these help us to improve our level of quality and service in the communities. The Community Reinvestment Act (CRA) requires that all public comments received in writing about how we are meeting financial needs in the community be published in the current year and two prior years.

Popular has not received public comments related to CRA.

PUBLIC DISCLOSURE

June 21, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Banco Popular de Puerto Rico
RSSD No. 940311

209 Munoz Rivera Avenue
San Juan, PR 00918

FEDERAL RESERVE BANK OF NEW YORK

33 LIBERTY STREET
NEW YORK, NY 10045

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION'S CRA RATING

INSTITUTION'S CRA RATING: SATISFACTORY

The following table indicates the performance level of Banco Popular de Puerto Rico with respect to the lending, investment, and service tests.

PERFORMANCE TEST RATINGS TABLE

| PERFORMANCE LEVELS | BANCO POPULAR DE PUERTO RICO | | |
|---------------------------|------------------------------|-----------------|--------------|
| | PERFORMANCE TESTS | | |
| | Lending Test* | Investment Test | Service Test |
| Outstanding | | | |
| High Satisfactory | X | X | X |
| Low Satisfactory | | | |
| Needs to Improve | | | |
| Substantial Noncompliance | | | |

* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

Summary of Major Factors Supporting Ratings

The major factors supporting the institution's rating follow:

Lending Test:

- Lending levels reflected good responsiveness to assessment area credit needs.
- A substantial majority of loans were made in the bank's assessment area.
- The geographic distribution of loans reflected adequate penetration throughout the assessment area.
- The distribution of borrowers reflected, given the product lines offered, adequate penetration among customers of different income levels and businesses of different sizes.

- Exhibited an adequate record of serving the credit needs of low-income individuals and areas and very small businesses.
- Made a relatively high level of community development loans.
- Made use of innovative and/or flexible lending practices in serving assessment area credit needs.

Investment Test:

- Made a significant level of qualified community development investments and grants, particularly those not routinely provided by private investors, occasionally in a leadership position.
- Made significant use of innovative and/or complex investments to support community development initiatives.
- Exhibited adequate responsiveness to credit and community development needs.

Service Test:

- Delivery systems were readily accessible to the bank's geographies and individuals of different income levels in its assessment area.
- Record of opening and closing of branches did not adversely affect the accessibility of its delivery systems, particularly to low- and moderate-income ("LMI") geographies and/or LMI individuals.
- Services were tailored to convenience and needs of its assessment area, particularly LMI geographies and/or LMI individuals.
- Provided a relatively high level of community development services.

INSTITUTION

DESCRIPTION OF INSTITUTION

Banco Popular de Puerto Rico ("Banco Popular", "BPPR", or "the bank") is a full-service commercial bank headquartered in San Juan, Puerto Rico. Banco Popular is primarily engaged in retail and commercial banking services, including automobile and equipment financing, investment banking, and broker-dealer and insurance services through specialized subsidiaries. All products and services are offered through Banco Popular's 167 branch network and alternative delivery channels, such as by telephone, internet, or through automated teller machines ("ATMs"). BPPR is a publicly traded, wholly-owned subsidiary of Popular Inc., a multi-regional diversified financial holding company with \$64.2 billion in combined total assets as of December 31, 2021.

During the review period, BPPR was the leading financial institution in the Commonwealth of Puerto Rico ("Puerto Rico", "PR", or "the Commonwealth"), ranking first in deposit market share, small business lending, home purchase, refinance, and home improvement lending. BPPR operated 159 retail branches in its Puerto Rico assessment area and eight branches in the U.S. Virgin Islands ("USVI") assessment area. Major competitors included Citibank N.A., FirstBank, Oriental Bank, Sun West Mortgage Company, Inc., and Banco Santander PR.

Based on the December 31, 2021 FFIEC Consolidated Report of Condition and Income ("Call Report"), Banco Popular's loan portfolio by dollar volume consisted of a mix of residential real estate and commercial loans as summarized in the following table:

| Loan Type | Total Loans | % of Total |
|--------------------------------------|-------------------------|---------------|
| 1-4 Residential Real Estate Secured | \$6,360,000,000 | 41.7% |
| Construction | \$197,000,000 | 1.3% |
| Multifamily Dwelling | \$169,000,000 | 1.1% |
| HELOCs | \$4,000,000 | 0.0% |
| Consumer | \$2,150,000,000 | 14.1% |
| Agriculture | \$36,000,000 | 0.2% |
| Commercial & Industrial | \$2,185,000,000 | 14.3% |
| Nonfarm Nonresidential Secured | \$3,682,000,000 | 24.2% |
| Other | \$452,000,000 | 3.0% |
| Total | \$15,235,000,000 | 100.0% |
| <i>*Data as of December 31, 2021</i> | | |

Based on the December 31, 2021 Uniform Bank Performance Report ("UBPR"), Banco Popular's deposit portfolio by dollar volume was comprised primarily of demand deposits and NOW and ATS accounts, as summarized in the following table:

| Deposit Type | Total Deposits | % of Total |
|---|-------------------------|---------------|
| Demand Deposits | \$24,034,000,000 | 40.5% |
| All NOW and ATS Accounts | \$13,852,000,000 | 23.3% |
| Money Market Deposit Accounts | \$1,087,000,000 | 1.8% |
| Other Savings Deposits | \$14,436,000,000 | 24.3% |
| Time Deposits at or below Insurance Limit | \$3,110,000,000 | 5.2% |
| Time Deposits Above Insurance Limit | \$2,628,000,000 | 4.4% |
| Brokered Deposits | \$220,000,000 | 0.4% |
| Total | \$59,367,000,000 | 100.0% |
| <i>*Data as of December 31, 2021</i> | | |

DESCRIPTION OF ASSESSMENT AREA

Banco Popular’s assessment areas included all of Puerto Rico and the U.S. Virgin Islands. Within Puerto Rico, the assessment areas included eight Metropolitan Statistical Area (“MSA”) assessment areas and one non-metropolitan (“non-metro”) assessment area. In the USVI, the assessment area consisted of one non-metro assessment area. While BPPR did not change the delineation of its assessment areas from the last CRA examination, in September 2018, the Office of Management and Budget (“OMB”) adjusted three MSAs that comprise three of the bank’s assessment areas.¹ The adjustments resulted in the reassignment of the previously non-metro municipios² of Las Marías and Adjuntas to MSA 32420 and MSA 38660, respectively, and the reassignment of the municipios of Guánica, Guayanilla, Peñuelas, and Yauco from MSA 38660 to the newly created MSA 49500. Consequently, while the bank did not change its assessment area delineation in 2019 or 2020, four of the bank’s assessment areas reflected the new OMB geographic delineations. The assessment areas (“AA(s)”) were as follows:

Commonwealth of Puerto Rico

- MSA 41980 (San Juan-Bayamón-Caguas, PR)³
- MSA 10380 (Aguadilla-Isabela, PR)
- MSA 38660 (Ponce, PR)
- MSA 11640 (Arecibo, PR)
- MSA 25020 (Guayama, PR)
- MSA 32420 (Mayagüez, PR)
- MSA 41900 (San Germán, PR)
- MSA 49500 (Yauco, PR)
- Non-Metro, PR (Municipios of Coamo, Culebra, Jayuya, Maricao, Salinas, Santa Isabel, and Vieques.)

¹ [OMB BULLETIN NO. 18-04 - Revised Delineations of MSAs \(9-14-2018\)](#)

² Counties are referred to interchangeably throughout as “county(ies)” or “municipio(s)”.

³ In September 2018, the OMB changed the full name of MSA 41980 from San Juan-Carolina-Caguas, PR to San Juan-Bayamón-Caguas, PR.

U.S. Virgin Islands

- U.S. Virgin Islands: (Islands of St. Thomas, St. Croix and St. John)

Full scope assessment areas within Puerto Rico included: MSA 41980 (San Juan-Bayamón-Caguas, PR), MSA 10380 (Aguadilla-Isabela, PR), and MSA 38660 (Ponce, PR). The remaining assessment areas were evaluated as limited scope reviews due to limited lending and deposit market share and included: MSA 11640 (Arecibo, PR), MSA 25020 (Guayama, PR), MSA 32420 (Mayagüez, PR), MSA 41900 (San Germán, PR), MSA 49500 (Yauco, PR) and the non-metro, PR assessment area.

The USVI assessment area was given full scope review since this was the only assessment area in the territory.

Banco Popular's assessment areas were in compliance with the requirements of Section 228.41 of Regulation BB and did not arbitrarily exclude any LMI geographies. There were no financial or legal factors that would prevent the bank from fulfilling its responsibilities under CRA.

Previous Performance Evaluation

Banco Popular received an "Outstanding" rating as a result of the January 13, 2020 performance evaluation by the Federal Reserve Bank of New York. The lending test was rated "Outstanding," the investment test was rated "Low Satisfactory," and the service test was rated "Outstanding."

SCOPE OF EXAMINATION

Procedures

BPPR's CRA performance was evaluated using the Federal Financial Institutions Examination Council's ("FFIEC") Interagency CRA Procedures for Large Retail Financial Institutions, which consists of the lending, investment, and service tests. The evaluation considered the CRA performance context, including the bank's asset size, financial condition, market competition, assessment area demographics and credit and community development needs.

Products

Home purchase, refinance, and home improvement loans reportable under the Home Mortgage Disclosure Act ("HMDA") and small business and small farm loans reportable under CRA were analyzed for overall lending activity. However, small farm lending in the USVI was insufficient to analyze and HMDA loans were insufficient to analyze separately by product. Examiners verified the integrity of a sample of 2019 and 2020 HMDA and small business loans reported by BPPR.

Evaluation Period

Home mortgage, refinance, home improvement⁴, small farm, and small business loans originated or purchased between January 1, 2019 and December 31, 2020 were verified and analyzed. Examiners also reviewed community development loans, qualified investments, philanthropic grants, and community development services from July 1, 2019 through March 31, 2022.

Lending Analysis

Under the lending test, borrower and geographic distribution analyses were based on loans made in BPPR's assessment areas. BPPR's performance in 2019 and 2020 was compared to the U.S. Department of Commerce's Bureau of the Census 2015 American Community Survey ("2015 ACS") demographic data.

To evaluate the geographic distribution, the proportion of home purchase, refinance, and home improvement loan originations located in low- and moderate-income ("LMI") geographies was compared to the proportion of owner-occupied housing units located in LMI geographies of the assessment area. For small business loans, the analysis compared the proportion of loan originations located in LMI geographies with the proportion of businesses located in LMI geographies, based on Dun & Bradstreet ("D&B") data. Performance in low-income and in moderate-income geographies were analyzed separately.

To analyze the distribution of home purchase, refinance, and home improvement lending by borrower characteristics, the proportion of originations to LMI borrowers was compared to the proportion of LMI families residing in the assessment area. Median family income ("MFI") estimates from the FFIEC were used to categorize borrower income. For small business lending, BPPR's proportion of loans to businesses with gross annual revenues ("GAR") of \$1 million or less, based on D&B data, were compared to the proportion of all such businesses located in the assessment area. The size of the small business loans was also used as a proxy to identify lending to businesses with GAR of \$1 million or less.

Demographic and economic information was also considered. Information was obtained from publicly available sources including the 2015 ACS, the U.S. Department of Labor ("DOL"), FFIEC, and U.S. Department of Housing and Urban Development ("HUD"). USVI demographic and economic sources also included the USVI Bureau of Economic Research and USVI Bureau of Labor Statistics.

Borrower profile and geographic distribution analyses were also based on BPPR's 2019 and 2020 performance, which was compared, respectively, to 2019 and 2020 performance data for the aggregate of all loan reporters in the bank's assessment areas. Aggregate lenders included all lenders required to report HMDA-reportable and CRA small business lending data within the assessment areas, except for the USVI assessment area, as market aggregate data for HMDA lending were not available. For retail services, BPPR's branch distribution analysis was conducted using data as of December 31, 2021.

Only loans inside the assessment areas were included in the analysis of geographic and borrower distribution. Before reaching a conclusion about the bank's overall performance regarding geographic distribution and borrower characteristics in each assessment area, examiners gave greater weight to certain loan products. In each assessment area, a product's volume compared to total retail lending volume determined the weight of a product's performance in the overall conclusion. Multifamily loans were not analyzed for geographic and borrower loan distribution in any assessment area as the volume was

⁴ Home mortgage, refinance, and home improvement loans are referred to as "HMDA-related" loans throughout the performance evaluation.

insufficient; however, multifamily loans were considered in the evaluation of assessment area concentration and community development lending.

Community Development Activity Analysis

Community development activities were reviewed to determine whether the activities had community development as a primary purpose and whether the community development activities benefitted the assessment area. The eligibility of a loan, investment, or service as a community development activity was based on demographic information available to the bank at the time the community development activity was undertaken.

In addition, Puerto Rico and the US Virgin Islands were originally designated as major disaster areas due to Hurricane Maria on September 20, 2017 and CRA consideration was given for CD activities in response to the natural disaster. Per CA Letter 21-9 issued on May 27, 2021, the agencies granted a 36-month extension to the original period provided in CA 18-1 as a result of an earthquake that hit Puerto Rico in 2020 and Hurricane Ida in 2021. Examiners reviewed submitted CD loans responding to the disaster declaration for CD consideration.

Due to the impacts of the 2020 COVID-19 pandemic, in accordance with CA Letter 21-5 Community Reinvestment Act (CRA) Consideration for Activities in Response to the Coronavirus and its attachments, qualified community development activities supporting community needs related to the COVID-19 pandemic were also given consideration.

Qualified community development activities were analyzed from both the quantitative and qualitative perspectives to understand the volume of activity impacting the assessment area, the innovativeness of those activities, and the responsiveness to local community development and credit needs. When appropriate, peer comparisons were conducted using annualized metrics to gauge the relative performance of the institution in a particular assessment area. Peer banks were selected based on asset size, deposits, branching structure, and presence within Puerto Rico and the USVI.

Community Contacts and Additional Performance Context Information

In order to learn more about community credit needs, examiners conducted interviews and received comments from three non-profit agencies. Due to the coverage of these community contacts, discussions of the identification of community credit needs is provided at the Institution level instead of at the individual assessment area level.

The first community contact was held with a Community Development Financial Institution (“CDFI”) operating throughout Puerto Rico and the U.S. Virgin Islands. The CDFI’s main foci include workforce, housing, and economic development. The CDFI representative stated that access to capital for small businesses in rural areas, very small “mom and pop” businesses, entrepreneurs who are starting businesses, and small businesses is needed and particularly for working capital to fund repairs and post disaster reconstruction. The representative said that access to credit was a challenge as traditional banks lend very little to small businesses in LMI areas, especially those that are not established. Additionally, they stated that access to credit for small business in the USVI is more of a challenge than PR and there is less access to technical assistance, thus this is a need.

The representative stated that the largest banks in PR and the USVI have invested in community programs. However, these are mostly focused on social programs and affordable housing and less focused on lending to small and very small/new business in LMI areas. The contact mentioned that PPP lending during the COVID-19 pandemic did increase lending to businesses. However, only a small percentage of these loans went to small and very small businesses, especially those without existing banking relationships.

A second community contact was conducted with a community foundation, focused on promoting access to renewable energy, drinking water, housing, community economic development and education in Puerto Rico, which launched a Community Investment Fund in 2016. The contact stated that all banks in Puerto Rico have invested small amounts in the fund, which supported affordable housing and economic development and provided capital to non-profit organizations. The representative noted that economic conditions have improved slightly since 2020 due to the influx of federal funds during the pandemic and the rise in tourism. However, for LMI areas and individuals, credit needs continue to be significant and unmet. There continues to be a significant need for capital to fund reconstruction and mitigation projects in recovery areas prior to federal fund reimbursement.

The third contact also emphasized that affordable housing remains a significant credit need and noted that the shortage in affordable housing inventory is in part due to the high number of abandoned or dilapidated properties stemming from the lack of available credit for restoration of LMI housing. The contact explained that the need for affordable housing is spread out across Puerto Rico. However, there is a greater need in areas of lowest economic development which include the south and central rural areas of the island. Non-profits, which are well suited to meet community development needs, also face challenges in getting working capital. The representative noted that the large banks in Puerto Rico have invested in their Community Investment Fund and others, but that their investments are typically better suited for larger-scale, more traditional infrastructure or housing projects than for smaller, more targeted non-profit funding. Additionally, it was noted that smaller non-profits are often not set up to be able to manage large dollar funding or projects as they are tailored for small dollar amounts and micro-loans.

A fourth community contact was held with a representative of the USVI hotel industry. The representative noted that the tourism industry in the USVI has been booming since 2021 and the hotels and restaurants cannot open fast enough. Several large hotels and restaurants that closed because of damage from the last hurricane are expected to reopen post hurricanes in 2022. The representative stated that the biggest need in the USVI currently is affordable housing, especially for workers in the tourism industry. Due to the lack of hotel rooms during the pandemic when tourism demand was surging, there was a significant shift from longer term rentals to short-term Airbnb vacation rentals, in turn drastically reducing the supply of affordable longer-term rentals and noticeably driving up costs across the board.

Performance Context

The annual unemployment rate for the Commonwealth experienced an overall downward trend from 2019 to 2021 with the unemployment rate declining from 8.3% in 2019 to 7.8% in 2021. The COVID-19 pandemic caused businesses to close or reduce their workforce across Puerto Rico which increased the unemployment rate by 0.6% in 2020. However, the rate decreased rapidly to below the pre-pandemic level in 2021, though Puerto Rico's unemployment rate was still higher than that of the mainland U.S.

Puerto Rico has suffered from a severe and prolonged economic slump for more than a decade, with gross domestic product, population, and employment all on a downward trend since 2006⁵, when a tax incentive for manufacturers—Section 936—was phased out. The pharmaceutical industry continued as a key part of the PR’s economy, though employment in this industry was cut in half since the phase-out began. While Puerto Rico’s tourism sector was relatively small, it was one of the few industries that adding jobs in recent years. In addition, a fledgling aerospace industry emerged around Aguadilla and Arecibo. Wages and educational attainment in Puerto Rico tended to be about half the level of the U.S. mainland, and income inequality was considerably higher. Puerto Rico also suffered from high sovereign debt and experienced a fiscal crisis.

Puerto Rico has a very high poverty rate; based on estimates, approximately 40.5% of persons in Puerto Rico lived in poverty⁶ compared to, for example, the 11.6% of people in the mainland United States in 2021.⁷ The Commonwealth experienced an economic crises in the recent past, with government funding reductions due to the debt crisis, and required oversight by a financial control board under the Puerto Rico Oversight Management and Economic Stability Act (PROMESA), as well as the effects of Hurricane Maria. The PROMESA law required austerity measures and provided Puerto Rico with a mechanism to restructure their debt which occurred in March 2022.

The economic challenges led to substantial consolidation of the banking industry in Puerto Rico. Management noted that over the past decade, the number of consumer banks were reduced by half. The Bank of Nova Scotia had been reducing its operations and, in 2019, Oriental Bank and FirstBank acquired Scotiabank’s and Banco Santander SA’s operations, respectively.

Natural Disasters

Puerto Rico has been significantly impacted by natural disasters which have had prolonged impacts on the island’s economy, population, and infrastructure. These included Hurricane Maria in September 2017, earthquakes in late 2019 and early 2020, and the ongoing COVID-19 pandemic of 2020-2021.

Hurricane Maria had a severe effect on Puerto Rico, causing significant challenges to the population and infrastructure, including the most extensive blackout in U.S. history, and also exacerbated preexisting economic difficulties. In total, Hurricane Maria caused approximately \$90 billion in damage. In the aftermath, over 200,000 Puerto Ricans left for the mainland U.S., many temporarily and some permanently, and island residents had no access to public utilities for almost a year. Three years after Hurricane Maria, the island experienced destructive earthquakes followed by the COVID-19 pandemic.

Deriving Overall Conclusions

Before reaching a conclusion about the overall performance regarding geographic distribution and borrower characteristics in the assessment areas, examiners compared loan originations in each loan product category

⁵ [Federal Reserve Bank of New York - Regional Economy Profile: Puerto Rico](#)

⁶ [U.S. Census Bureau: Puerto Rico](#)

⁷ [Poverty in the United States: 2021 \(census.gov\)](#)

to total retail lending volume to determine the influence of performance by product on the overall conclusion.

In deriving overall conclusions, BPPR's performance in Puerto Rico received the most weight in determining the overall rating because of the high concentration of deposits, branches, and lending in the Commonwealth. BPPR's performance in the Puerto Rico assessment areas accounted for 97.5% of its total retail deposits and 98.9% of total HMDA-reportable and small business lending activity. Performance in the USVI had the second highest weight in determining the bank's overall rating. In reaching a conclusion about BPPR's overall performance within an individual assessment area, products were weighted based on their volume in that area.

In order to derive the rating for Puerto Rico, full-scope assessment areas were weighted based on the proportion of loan originations and deposits in each. As a result, MSA 41980 (San Juan-Bayamón-Caguas, PR) had a significant impact on assessing the overall performance of the bank, capturing 87.9% of the branch deposits and 70.5% of total loans within Puerto Rico. Two additional assessment areas, MSA 10380 (Aguadilla-Isabela, PR) and MSA 38660 (Ponce, PR), that had a lesser, but still important, impact on the overall rating, were also chosen as full scope assessment areas.

The combined full scope review areas made up 83.0% of the bank's loan volume, 76.0% of the bank's branches, and 90.6% of the bank's deposits in Puerto Rico. Limited scope reviews were conducted of the bank's performance in the other Puerto Rico assessment areas.

CONCLUSION WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Banco Popular de Puerto Rico's overall performance in meeting the credit needs of its assessment area is rated *High Satisfactory*. Lending levels reflected good responsiveness to Assessment Area (AA) credit needs. A substantial majority of loans were made in the bank's AA. The geographic distribution of loans reflected adequate penetration throughout the AA. The distribution of borrowers reflected, given the product lines offered, adequate penetration among customers of different income levels and businesses of different sizes. The bank exhibited an adequate record of serving the credit needs of low-income individuals and areas and very small businesses. The bank made a relatively high level of CD loans. The bank made use of innovative and/or flexible lending practices in serving AA credit needs.

Lending Activity

BPPR's lending levels reflected good responsiveness to assessment area credit needs given the bank's capacity and overall market conditions, including the state of the housing market and economic conditions in Puerto Rico and the USVI. Overall, BPPR originated or purchased 68,602 HMDA-related, small business, and small farm loans during the evaluation period, totaling approximately \$5.2 billion.

The following table summarizes BPPR's lending activity during the review period.

| SUMMARY OF LENDING ACTIVITY January 1, 2019– December 31, 2020 | | | | |
|---|---------------|---------------|--------------------|---------------|
| Loan Type | # | % | \$(000s) | % |
| Home Purchase | 7,829 | 11.4% | \$1,249,005 | 24.2% |
| Refinancing | 2,209 | 3.2% | \$387,579 | 7.5% |
| Home Improvement | 133 | 0.2% | \$16,892 | 0.3% |
| Multi-Family | 15 | 0.0% | \$74,124 | 1.4% |
| Loan Purpose Not Applicable | 12,048 | 17.6% | \$1,093,672 | 21.2% |
| Total HMDA-related | 22,234 | 32.4% | \$2,821,271 | 54.6% |
| Small Business | 45,289 | 66.0% | \$2,299,702 | 44.5% |
| Small Farm | 1,079 | 1.6% | \$44,500 | 0.9% |
| TOTAL LOANS | 68,602 | 100.0% | \$5,165,473 | 100.0% |

*Note: Affiliate loans not included.

Assessment Area Concentration

A substantial majority of the loans originated or purchased by BPPR were made in the bank's assessment areas as detailed in the Lending Inside and Outside the Assessment Area chart below. All but 0.1% of BPPR's loans during the 2019 and 2020 review period were originated or purchased in its assessment areas.

| LENDING INSIDE AND OUTSIDE THE ASSESSMENT AREA January 1, 2019– December 31, 2020 | | | | | | | | | | | | |
|--|---------------|---------------|--------------------|---------------|----------------|-------------|-----------------|-------------|---------------|---------------|--------------------|---------------|
| Loan Type | Inside | | | | Outside | | | | Total | | | |
| | # | % | \$(000s) | % | # | % | \$(000s) | % | # | % | \$(000s) | % |
| Home Purchase | 7,829 | 100% | \$1,249,005 | 100.0% | 0 | 0.0% | \$0 | 0.0% | 7,829 | 100.0% | \$1,249,005 | 100.0% |
| Refinancing | 2,207 | 99.9% | \$386,498 | 99.7% | 2 | 0.1% | \$1,080 | 0.3% | 2,209 | 100.0% | \$387,579 | 100.0% |
| Home Improvement | 133 | 100.0% | \$16,892 | 100.0% | 0 | 0.0% | \$0 | 0.0% | 133 | 100.0% | \$16,892 | 100.0% |
| Multi-Family | 12 | 80% | \$73,908 | 99.7% | 3 | 20% | \$216 | 0.3% | 15 | 100.0% | \$74,124 | 100.0% |
| Loan Purpose NA | 12,048 | 100.0% | \$1,093,672 | 100.0% | 0 | 0.0% | \$0 | 0.0% | 12,048 | 100.0% | \$1,093,672 | 100.0% |
| Total HMDA-related | 22,229 | 100.0% | \$2,819,975 | 100.0% | 5 | 0.0% | \$1,296 | 0.0% | 22,234 | 100.0% | \$2,821,271 | 100.0% |
| Small Business | 45,265 | 99.9% | \$2,297,926 | 99.9% | 24 | 0.1% | \$1,776 | 0.1% | 45,289 | 100.0% | \$2,299,702 | 100.0% |
| Small Farm | 1,078 | 99.9% | \$44,479 | 100.0% | 1 | 0.1% | \$21 | 0.0% | 1,079 | 100.0% | \$44,500 | 100.0% |
| TOTAL LOANS | 68,572 | 99.9% | \$5,162,380 | 99.9% | 30 | 0.1% | \$3,093 | 0.1% | 68,602 | 100.0% | \$5,165,473 | 100.0% |

Geographic Distribution of Loans

Overall, the geographic distribution of HMDA-related and small business and small farm loans reflected adequate penetration throughout the assessment area based on the lending performance in Puerto Rico, and the bank's level of loan penetration in LMI geographies in MSA 41980 (San Juan-Bayamón-Caguas, PR), MSA 10380 (Aguadilla-Isabela, PR) and MSA 38660 (Ponce, PR), and to a lesser extent, the bank's

adequate performance in the USVI. The analysis considered performance context factors such as the number of owner-occupied housing units in LMI geographies and the market aggregate's performance.

Distribution by Borrower Income and Revenue Size of Business

The overall distribution of loans among borrowers of different income levels and businesses and farms of different sizes was adequate based on the lending performance in Puerto Rico, driven primarily by the bank's performance in MSA 41980 (San Juan-Bayamón-Caguas, PR), MSA 38660 (Ponce, PR), the USVI and the bank's good performance in the lesser weighted MSA 10380 (Aguadilla-Isabela, PR). The lending analysis considered performance context factors such as the disparity between housing prices and incomes, which generally places owner-occupied housing beyond the reach of LMI families.

Community Development Lending

BPPR made a relatively high level of community development loans. During the evaluation period, the bank made 535 qualified community development loans, totaling \$1.1 billion in its assessment areas. Annualized, the bank made 195 CD loans totaling \$385 million. This represented a 25.0% decrease by number and a 27.3% decrease by dollar when compared to the bank's annualized CD lending during the previous exam period. When compared to two peer banks and its own performance during the last exam period, BPPR ranked fourth when comparing annualized community development loans to total deposits, ranked third when comparing annualized CD loans as a percentage of Tier 1 capital, and ranked fourth relative to annualized CD loans as a percentage of average assets.

As detailed in the chart below, the bank's qualified community development lending was responsive to identified economic development, revitalization and stabilization, and community service needs. Additionally, of the bank's total qualified community development lending, 133 loans, totaling \$272 million, were originated under the PPP loan program established by the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act") of 2020 and designed to provide direct capital for small businesses adversely affected by the COVID-19 pandemic to keep workers on small business payrolls and is found to be particularly responsive to the acute credit needs during this timeframe.⁸

| COMMUNITY DEVELOPMENT LOAN SUMMARY July 1, 2019 - March 31, 2022 | | | | | | | | | | |
|---|--------------------|----------|----------------------|-----------|-------------------|-----------|--------------------------------|-----------|-------|-----------|
| Assessment Area | Affordable Housing | | Economic Development | | Community Service | | Revitalization & Stabilization | | Total | |
| | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) |
| MSA 41980 | 4 | \$13,301 | 31 | \$141,419 | 225 | \$261,922 | 121 | \$421,035 | 381 | \$837,677 |
| MSA 10380 | 1 | \$714 | 3 | \$4,601 | 24 | \$3,425 | 7 | \$18,536 | 35 | \$27,276 |

⁸ Pursuant to [CA 21-5: CRA Considerations for Activities in Response to the Coronavirus - FAQs](#), PPP in amounts greater than \$1 million submitted by the bank were reviewed and qualified for consideration as community development loans if they also had a primary purpose of community development as defined under the CRA.

| | | | | | | | | | | |
|-----------------------|-----------|-----------------|-----------|------------------|------------|------------------|------------|------------------|------------|--------------------|
| MSA 38660 | 0 | \$0 | 3 | \$1,265 | 27 | \$16,849 | 9 | \$14,832 | 39 | \$32,946 |
| MSA 11640 | 0 | \$0 | 2 | \$1,427 | 10 | \$1,754 | 3 | \$4,494 | 15 | \$7,676 |
| MSA 25020 | 0 | \$0 | 1 | \$20,929 | 1 | \$4,000 | 2 | \$4,586 | 4 | \$29,515 |
| MSA 32420 | 4 | \$1,453 | 5 | \$15,795 | 13 | \$5,581 | 5 | \$11,312 | 28 | \$34,141 |
| MSA 41900 | 3 | \$3,831 | 1 | \$32 | 4 | \$3,174 | 0 | \$0 | 7 | \$7,038 |
| MSA 49500 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| Non-Metro PR | 0 | \$0 | 3 | \$1,564 | 10 | \$1,239 | 0 | \$0 | 12 | \$2,803 |
| | | | | | | | | | | |
| Puerto Rico | 12 | \$19,299 | 49 | \$187,032 | 314 | \$297,944 | 147 | \$474,795 | 522 | \$979,072 |
| | | | | | | | | | | |
| USVI | 0 | \$0 | 0 | \$0 | 3 | \$2,670 | 10 | \$76,057 | 13 | \$78,725 |
| | | | | | | | | | | |
| Total CD Loans | 12 | \$19,299 | 49 | \$187,032 | 317 | \$300,614 | 157 | \$550,852 | 535 | \$1,057,797 |
| % of Total | 2.2% | 1.8% | 9.2% | 17.7% | 59.3% | 28.4% | 29.3% | 52.1% | 100.0% | 100.0% |

Innovative and/or Flexible Lending Practices

BPPR made use of innovative and/or flexible lending practices in serving assessment area credit needs. A number of BPPR's products, while not new, were responsive to community needs in the bank's assessment areas. These included:

- Small Business Administration ("SBA") lender programs were offered, including the Certified Lenders Program ("CLP"), and Preferred Lenders Program ("PLP"). BPPR offered loans through the SBA 504 program.
- Pronto Popular offers the First Home Club ("FHC") grant program in conjunction with the Federal Home Loan Bank of New York ("FHLBNY"). The program is a non-competitive set-aside program which assists first-time homebuyers with incomes at or below 80% of Area Median Income ("AMI"). Assistance is provided in the form of matching funds based on the household's systematic savings within a dedicated savings account. Based on a 4:1 match of household's savings, the maximum grant is \$7,500. The matching funds may be used toward the down payment and/or closing costs for the purchase of a home. Additionally, FHC provided up to \$500 towards the defrayment of non-profit housing agency counseling costs which is added to the grant resulting in the potential maximum assistance of \$8,000.
- Homebuyer Dream Program ("HDP") is a homeownership set-aside program established by the FHLBNY and offered by BPPR. The HDP provides funds in the form of a grant to be used towards down payment and closing cost assistance to first-time homebuyers earning at or below 80% of the AMI and purchasing homes in New York, New Jersey, Puerto Rico or the U.S. Virgin Islands. The HDP offered grants up to \$10,000 and granted up to \$9,500 towards down payment and closing cost assistance to eligible first-time homebuyers. Additionally, the HDP offered up to \$500 towards the defrayment of homeownership counseling costs which is added to the grant.

- HOME Investment Partnerships Program provides annually awarded grants through the Puerto Rico Housing Authority and HUD to participating jurisdictions for a wide range of activities to create affordable housing for low-income households.
- Homebuyer Assistance Program (“HAP”) that utilized Community Development Block Grant Disaster Recovery (“CDBG-DR”) funds to provide direct assistance to homebuyers to facilitate and expand homeownership. CDBG-DR funds subsidize interest rates and mortgage principal amounts, pay up to 100 percent (100%) of the down payment required by the mortgage for, or reasonable closing costs associated with, the purchase on behalf of the purchaser.
- BPPR offered two disaster recovery grant programs through the FHLBNY: Homeowner Recovery Grant Program and the Small Business Recovery Grant program. These programs assisted homeowners and small businesses in Puerto Rico and the U.S. Virgin Islands that sustained damage as a direct result of Hurricanes Irma and Maria in September 2017, the earthquake in 2020, and Hurricane Ida in 2021. BPPR served as an intermediary and was responsible for identifying potential beneficiaries and for collecting, verifying, and retaining eligibility documentation.
- StartUp Popular provided financing, coaching, and networking for business with proven ideas that have been operating for less than two years. Financing was provided through loans structured to meet the needs and profiles of start-up clients, such as lower interest rates and payments during initial repayment. In addition, loans provided up to a full year of lower payments to invest the provided funds and build a cash flow. Other benefits included commercial service fee discounts such as: free online banking for 12 months, free commercial checking for 12 months, direct service with the StartUp team, and free marketing through the StartUp initiative campaign.
- The JumpStart program, an initiative for commercial customers affected by the earthquakes in municipalities declared an emergency by the Federal Emergency Management Agency (“FEMA”), consisted of allocating funds for any need that arose in the wake of the earthquakes. In addition, the program provided an accelerated evaluation process and more attractive financing terms than a regular loan.
- BPPR participated in HUD’s Neighborhood Stabilization Program (“NSP”) which provided emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. The NSP provided grants to states, certain local communities, and other organizations to purchase foreclosed or abandoned homes and to rehabilitate, resell, or redevelop these homes in order to stabilize neighborhoods and stem the decline of house values of neighboring homes. Additionally, very low, low to moderate- and median-income families received a discount of appraisal value to use toward down payment for the purchase of the rehabilitated property.
- Other innovative and/or flexible lending programs included:
 - Section 8 to Homeownership – housing Choice Voucher Program;
 - Veterans Administration Loans;
 - Special loan modifications;
 - SBA PPP loans; and
 - COVID-19 payment relief program that offered a 90-day forbearance on retail loans.

INVESTMENT TEST

BPPR's performance relative to the investment test is rated *High Satisfactory* based on a significant level of qualified CD investments and grants, particularly those not routinely provided by private investors, occasionally in a leadership position. Overall, the bank made significant use of innovative and/or complex investments to support CD initiatives based on significant use in Puerto Rico and occasional use in the USVI. The bank exhibited adequate responsiveness to credit and CD needs in its assessment areas.

During the current evaluation period, the bank made 490 qualified CD investments totaling \$200.5 million, of which, 446 totaling \$13 million were CD grants and 44 totaling \$187.5 million were investments. Of the 44 investments, 17, or 38.6%, were prior period investments with a book value of \$70.1 million as of March 31, 2022.

Over the 33-month evaluation period, the bank's annualized total qualified investments, including investments and grants, equaled 178 by number and \$72.9 million by dollar. Annualized separately, the bank's CD investments totaled 16 by number and \$68.2 million by dollar, while the bank's grants totaled 162 by number and \$4.7 million by dollar. When comparing BPPR's annualized CD investment activity to levels exhibited during the prior exam period, the bank's total qualified CD investments, including grants, increased 70.3% by dollar. More specifically, when compared to the prior exam levels, the bank's annualized CD investments alone increased 106% by number and 77.1% by dollar, while the bank's annualized CD grants decreased 65.2% by number but increased 10.1% by dollar. The bank's increase in annualized CD investments was noteworthy and supported a performance rating upgrade in the investment test from the last exam, in which the bank's investment test performance was rated a low satisfactory.

When compared to two peer banks and its own performance during the last exam period, BPPR ranked second when comparing annualized CD investments loans to total deposits, ranked second when comparing annualized CD investments as a percentage of Tier 1 capital, and ranked second relative to annualized CD investments as a percentage of average assets.

Overall, the bank made significant use of innovative and complex investments to support CD initiatives, driven by significant use in Puerto Rico and occasional use in the USVI. Out of 44 investments, two, totaling \$8.5 million, were considered complex and three, totaling \$109 million, were considered innovative.

One complex investment was made in Popular Community Capital ("PCC").

- Established by BPPR in 2016, PCC's focus was on job creation and support services targeted to LMI individuals and communities. PCC accomplished this by providing capital to small businesses located in LMI census tracts, and to businesses of all sizes serving LMI individuals. PCC qualified for a New Markets Tax Credits ("NMTC") allocation; a complex structure aimed at serving low-income communities.

BPPR's innovative investments also included investments in the Popular Mezzanine Fund and the Impact Fund.

- In 2017, BPPR established the Popular Mezzanine Fund, an innovative way to invest in the Puerto Rico amid the shift in available government investment vehicles. This fund was aimed exclusively at meeting the credit needs of Puerto Rican communities, including those that were LMI, as public

welfare investments. Economic development and job creation were core objectives, as was providing capital to those unable to obtain traditional financing.

- The Impact Fund, an investment product established by the bank, invested in companies that fostered innovation in the financial services sector or sought to address challenges faced by the communities in which the bank does business, such as access to financial services, community development, and environmental sustainability. BPPR made an initial investment of \$9 million to the Impact Fund.

BPPR exhibited adequate responsiveness to credit and community development needs. The bank invested and donated across Puerto Rico and the USVI, supporting small businesses and LMI individuals through the creation and retention of jobs, community service, and worked to rebuild PR and the USVI after natural disasters and the COVID-19 pandemic.

As for CD investments in affordable housing, a significant need in LMI communities across PR and the USVI, 36 of the bank's 37 investments with a primary purpose of affordable housing were mortgage-backed securities, which is considered less complex.

BPPR's investment activity is illustrated in the Qualified Investments and Grants Summary table. BPPR's investments impacted many areas of Puerto Rico and were not targeted to one county, MSA, or non-metropolitan area. Because the bank did not exclude any areas in Puerto Rico from its assessment areas, investments that did not have geographic specifications or exclusions are attributed to benefitting all of Puerto Rico in the analysis and are represented under "All PR" in the subsequent table.

| COMMUNITY DEVELOPMENT INVESTMENT SUMMARY July 1, 2019 - March 31, 2022 | | | | | | | | | | |
|---|--------------------|-----------------|----------------------|-----------------|-------------------|----------------|--------------------------------|----------------|------------|------------------|
| Assessment Area | Affordable Housing | | Economic Development | | Community Service | | Revitalization & Stabilization | | Total | |
| | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) | # | \$(000s) |
| MSA 41980 | 0 | \$0 | 28 | \$5,934 | 263 | \$6,591 | 15 | \$745 | 306 | \$13,270 |
| MSA 10380 | 0 | \$0 | 0 | \$0 | 8 | \$169 | 1 | \$25 | 9 | \$194 |
| MSA 38660 | 0 | \$0 | 1 | \$53 | 16 | \$422 | 1 | \$55 | 18 | \$530 |
| MSA 11640 | 0 | \$0 | 0 | \$0 | 5 | \$70 | 0 | \$0 | 5 | \$70 |
| MSA 25020 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| MSA 32420 | 0 | \$0 | 1 | \$160 | 10 | \$106 | 0 | \$0 | 11 | \$266 |
| MSA 41900 | 0 | \$0 | 0 | \$0 | 1 | \$25 | 0 | \$0 | 1 | \$25 |
| MSA 49500 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| Non-Metro PR | 0 | \$0 | 0 | \$0 | 5 | \$81 | 1 | \$28 | 6 | \$109 |
| All PR | 25 | \$90,304 | 13 | \$92,515 | 43 | \$1,395 | 3 | \$495 | 84 | \$184,709 |
| Puerto Rico | 25 | \$90,304 | 43 | \$98,662 | 351 | \$8,859 | 21 | \$1,348 | 440 | \$199,173 |
| USVI | 12 | \$1,039 | 0 | \$0 | 37 | \$243 | 1 | \$40 | 50 | \$1,322 |
| Total CD Investments | 37 | \$91,343 | 43 | \$98,662 | 388 | \$9,102 | 22 | \$1,388 | 490 | \$200,495 |
| % of Total | 7.6% | 44.2% | 8.8% | 50.7% | 79.2% | 4.4% | 4.5% | 0.7% | 100.0% | 100.0% |

SERVICE TEST

BPPR's overall rating on the service test is *High Satisfactory* based primarily on ratings for the full scope assessment areas. Delivery systems were readily accessible to the bank's geographies and individuals of different income levels in its AA. The bank's record of opening and closing of branches did not adversely affect the accessibility of its delivery systems, particularly to low- and moderate-income (LMI) geographies and/or LMI individuals. Services were tailored to convenience and needs of its AA, particularly LMI geographies and/or LMI individuals. The bank provided a relatively high level of CD services.

Retail Services

BPPR's branches were readily accessible to all geographies of its assessment areas. The bank operated 167 branches, of which one was a limited purpose-branch. Of the bank's total branches, 49, or 29.3%, were in LMI areas, compared to 26.7% of the assessment areas' population residing in LMI areas. Additionally, seven, or 4.2%, of the branches were in distressed or underserved non-metropolitan middle-income geographies.

Alternative delivery systems somewhat enhanced BPPR's performance in its assessment areas. BPPR operated a total of 635 ATMs throughout its assessment areas, of which 341 ATMs were located on-site at BPPR's branches. Of the 294 ATMs located off-site, 10, or 3.4%, were located in low-income geographies and 46, or 15.6%, were in moderate-income geographies. BPPR's ATMS were equipped with a new feature called Easy Payment which allowed customers to make payments to the businesses registered in their profile and to all Popular brand businesses: Popular Mortgage, Popular Auto, credit cards, personal loans, and reserve lines. Easy Payment could also be used to pay bills to the Aqueduct and Sewer Authority (PRASA), Liberty, DirecTV, Claro, and Open Mobile. BPPR offered other alternative delivery systems such as bank-by-mail, internet banking, mobile banking, Mi Banco Alerts, ATH Móvil, and Easy Deposits service. In addition, BPPR provided 24/7/365 customer service.

BPPR's record of opening and closing branches did not adversely affect the overall accessibility of its delivery systems to low- and moderate-income geographies and individuals. During the evaluation period, BPPR opened one branch in a low-income census tract and relocated two branches, of which one was in a moderate-income census tract. Additionally, BPPR consolidated five branches into existing branches, none of which were in LMI census tracts.

Saturday, Sunday, and holiday hours were widely scheduled and tailored to meet the convenience and needs of the assessment areas, particularly LMI geographies and individuals. Of the 49 branches in LMI areas, 27, or 55.1%, had Saturday, Sunday or holiday hours.

| BRANCH LOCATION BY INCOME TRACT As of December 31, 2021 | | | | |
|--|-----------------|---------------|-------------|---------------|
| Tract Income Category | Branches | | ATMs | |
| | # | % | # | % |
| Low | 15 | 9.0% | 40 | 6.3% |
| Moderate | 34 | 20.4% | 107 | 16.9% |
| LMI Combined | 49 | 29.3% | 147 | 23.2% |
| Middle | 58 | 34.7% | 209 | 32.9% |
| Upper | 57 | 34.1% | 261 | 41.1% |
| Unknown | 3 | 1.8% | 18 | 2.8% |
| Total | 167 | 100.0% | 635 | 100.0% |

Community Development Services

BPPR provided a relatively high level of CD services in its assessment areas. BPPR conducted 2,599 qualified community service events, representing an overall decrease of 6.0% in annualized community development services since the previous CRA examination. The bank's qualified community development services consisted of a wide variety of events related to the financial education of children and adults, first-time homebuyers, economic development, and technical assistance.

The Community Development Services table below illustrates the type and number of community development services provided. The bank's community development events included participation in a significant number of financial education seminars targeted to LMI individuals and technical assistance provided to community organizations and small businesses.

| COMMUNITY DEVELOPMENT SERVICES SUMMARY July 1, 2019 - March 31, 2022 | |
|---|---------------------------|
| Activity Type | CD Activity Number |
| Board & Committee Memberships | 172 |
| Technical Assistance | 1,023 |
| Seminars and Other Services | 1,404 |
| Total | 2,599 |

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

BPPR was in compliance with the substantive provisions of the anti-discrimination laws and regulations. No evidence of discriminatory or other illegal credit practices was identified as being inconsistent with helping to meet the credit needs of the assessment area. The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) established the Consumer Financial Protection Bureau (CFPB). In general, the Dodd-Frank Act gives the CFPB, among other things, primary evaluation and enforcement authority over insured depository institutions with total assets of more than \$10 billion when assessing compliance with the requirements of Federal consumer financial laws, including BPPR. The Federal Reserve, however, retains authority to enforce compliance with the CRA and certain other consumer compliance laws and regulations. During the review period of this evaluation, January 1, 2019 through December 31, 2020, the Federal Reserve did not cite violations involving discriminatory or other illegal credit practices that adversely affected the Federal Reserve's evaluation of the bank's CRA performance.

COMMONWEALTH OF PUERTO RICO

CRA RATING FOR PUERTO RICO: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

The major factors supporting the rating include:

Lending Test

- Lending levels reflected good responsiveness to assessment area credit needs.
- The geographic distribution of loans reflected adequate penetration throughout the AA.
- The distribution of borrowers reflected, given the product lines offered, adequate penetration among customers of different income levels and businesses of different sizes.
- Exhibited an adequate record of serving the credit needs of low-income individuals and areas and very small businesses.
- Made a relatively high level of community development loans.
- Made use of innovative and/or flexible lending practices in serving assessment area credit needs.

Investment Test

- Made a significant level of qualified community development investments and grants, particularly those not routinely provided by private investors, occasionally in a leadership position.
- Made significant use of innovative and/or complex investments to support community development initiatives.
- Exhibited adequate responsiveness to credit and community development needs.

Service Test

- Delivery systems were readily accessible to the bank's geographies and individuals of different income levels in its assessment area.
- Record of opening and closing of branches did not adversely affect the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.

- Services were tailored to convenience and needs of its assessment area, particularly LMI geographies and/or LMI individuals.
- Provided a relatively high level of community development services.

SCOPE OF EXAMINATION

Examiner evaluation of BPPR's activities in the Commonwealth of Puerto Rico consisted of full-scope reviews of MSA 41980 (San Juan-Bayamón-Caguas, PR), MSA 10380 (Aguadilla-Isabela, PR), and MSA 38660 (Ponce, PR). Additionally, limited scope assessment areas in Puerto Rico were conducted for MSA 11640 (Arecibo, PR), MSA 25020 (Guayama, PR), MSA 32420 (Mayagüez, PR), MSA 41900 (San Germán, PR), MSA 49500 (Yauco, PR), and Non-Metropolitan Puerto Rico, which did not contribute to the overall rating. BPPR's performance in the Puerto Rico's combined full scope review areas made up 83.0% of the bank's loan volume, 76.0% of the bank's branches, and 90.6% of the bank's deposits in Puerto Rico and accounted for 97.5% of its total retail deposits and 98.9% of total HMDA-reportable and small business lending activity.

In order to derive the rating for Puerto Rico, full-scope assessment areas were weighted based on the proportion of loan originations and deposits in each. As a result, MSA 41980 (San Juan-Bayamón-Caguas, PR) had a significant impact on assessing the overall performance of the bank, capturing 87.9% of the branch deposits and 70.5% of total loans within Puerto Rico.

DESCRIPTION OF INSTITUTION'S OPERATIONS

As of December 31, 2021, BPPR operated the largest branch network in Puerto Rico with and 294 off-site ATMs. Based on deposits reported to the Federal Deposit Insurance Corporation ("FDIC") as of June 30, 2021, BPPR's branch deposits represented 51.9% of all bank deposits in the Commonwealth of Puerto Rico. BPPR's primary bank competitors in Puerto Rico for assessment area deposits included Citibank, N.A., with 26.5% of deposit market share; FirstBank, which captured 13.3% of deposit market share; and Oriental Bank, with 8.2% of deposit market share.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Conclusions regarding BPPR's performance in the Commonwealth of Puerto Rico with respect to the lending, investment, and service tests are based on performance in MSA 41980 (San Juan-Bayamón-Caguas, PR), MSA 10380 (Aguadilla-Isabela, PR), and MSA 38660 (Ponce, PR). BPPR's performance under the lending, investment and service tests are rated High Satisfactory. Specific comments regarding the lending, investment, and service tests are discussed below.

METROPOLITAN AREA

MSA 41980 (SAN JUAN-BAYAMÓN-CAGUAS, PR)

(FULL REVIEW)

DESCRIPTION OF INSTITUTION'S OPERATIONS

As of December 31, 2021, the bank operated 106 branches in the MSA 41980 (San Juan-Bayamón-Caguas, PR), of which 32 were in low- and moderate-income tracts. The assessment area is comprised of 30 low-, 160 moderate-, 215 middle -, and 154 upper-income tracts, as well as 39 unknown income tracts.

BPPR was the leader in deposit market share in MSA 41980 (San Juan-Bayamón-Caguas, PR), according to the June 30, 2021 FDIC Summary of Deposit Report. The bank ranked first out of five financial institutions in the assessment area with \$48.5 billion in deposits, representing approximately 50.5% of deposit market share and 87.2% of all BPPR's deposits in Puerto Rico. MSA 41980 had the largest share of the bank's loans during the exam period with approximately 70.5% of BPPR's lending volume in the assessment area. The primary competitors in the area included Citibank, NA, FirstBank, and Oriental Bank.

PERFORMANCE CONTEXT

The following demographic and economic information were obtained from publicly available sources that included the 2015 ACS, U.S. Department of Labor ("DOL"), D&B, FFIEC, and U.S. Department of Housing and Urban Development ("HUD").

Demographic Characteristics

The MSA 41980 assessment area included Aguas Buenas, Aibonito, Barceloneta, Barranquitas, Bayamón, Caguas, Canóvanas, Carolina, Cataño, Cayey, Ceiba, Ciales, Cidra, Comerío, Corozal, Dorado, Fajardo, Florida, Guaynabo, Gurabo, Humacao, Juncos, Las Piedras, Loíza, Luquillo, Manatí, Maunabo, Morovis, Naguabo, Naranjito, Orocovis, Río Grande, San Juan, San Lorenzo, Toa Alta, Toa Baja, Trujillo Alto, Vega Alta, Vega Baja, and Yabucoa counties. The assessment area was comprised of the entire MSA. According to the 2015 ACS, the population of the assessment area was 2,263,582. The assessment area consisted of 598 census tracts, of which 30 or 5.0% were low-income, 160 or 26.8% were moderate-income, 215 or 36.0% were middle-income, 154 or 25.8% were upper-income, and 39 or 6.5% were of unknown-income.

Income Characteristics

Based on the 2015 ACS data, the MSA 41980 assessment area had 558,600 families, of which 26.5% were low-income (37.8% of which were below the poverty level), 15.0% were moderate-income, 15.7% were middle-income, and 42.8% were upper income.

The FFIEC median family incomes for the counties that comprised the MSA as of the 2015 ACS were as follows:

| MSA 41980 (San Juan-Bayamón-Caguas, PR) - Median Family Income | | | |
|---|----------------------------------|----------------------------------|-----------------------|
| Area | 2010 Median Family Income | 2015 Median Family Income | Percent Change |
| MSA 41980 AA | \$27,017 | \$25,617 | -5.18% |
| Aguas Buenas Municipio, PR | \$19,044 | \$18,123 | -4.83% |
| Aibonito Municipio, PR | \$20,679 | \$20,897 | 1.05% |
| Barceloneta Municipio, PR | \$20,020 | \$17,260 | -13.79% |
| Barranquitas Municipio, PR | \$17,184 | \$15,274 | -11.11% |
| Bayamón Municipio, PR | \$32,071 | \$28,660 | -10.63% |
| Caguas Municipio, PR | \$28,834 | \$27,775 | -3.67% |
| Canóvanas Municipio, PR | \$26,268 | \$23,990 | -8.67% |
| Carolina Municipio, PR | \$33,906 | \$31,903 | -5.91% |
| Cataño Municipio, PR | \$23,816 | \$23,240 | -2.42% |
| Cayey Municipio, PR | \$24,142 | \$23,815 | -1.35% |
| Ceiba Municipio, PR | \$24,793 | \$23,504 | -5.20% |
| Ciales Municipio, PR | \$16,636 | \$16,419 | -1.30% |
| Cidra Municipio, PR | \$26,145 | \$25,033 | -4.25% |
| Comerio Municipio, PR | \$16,115 | \$14,889 | -7.61% |
| Corozal Municipio, PR | \$18,145 | \$17,669 | -2.62% |
| Dorado Municipio, PR | \$33,304 | \$32,144 | -3.48% |
| Fajardo Municipio, PR | \$24,060 | \$23,454 | -2.52% |
| Florida Municipio, PR | \$19,367 | \$18,837 | -2.74% |
| Guaynabo Municipio, PR | \$41,411 | \$42,763 | 3.27% |
| Gurabo Municipio, PR | \$32,867 | \$34,612 | 5.31% |
| Humacao Municipio, PR | \$23,497 | \$22,165 | -5.67% |
| Juncos Municipio, PR | \$22,086 | \$21,489 | -2.70% |
| Las Piedras Municipio, PR | \$22,793 | \$22,485 | -1.35% |
| Loíza Municipio, PR | \$24,418 | \$20,781 | -14.89% |
| Luquillo Municipio, PR | \$24,900 | \$22,476 | -9.73% |

| | | | |
|--|----------|----------|---------|
| Manatí Municipio, PR | \$21,516 | \$23,289 | 8.24% |
| Maunabo Municipio, PR | \$19,240 | \$21,563 | 12.08% |
| Morovis Municipio, PR | \$16,085 | \$18,809 | 16.94% |
| Naguabo Municipio, PR | \$19,720 | \$21,008 | 6.53% |
| Naranjito Municipio, PR | \$18,046 | \$21,185 | 17.39% |
| Orocovis Municipio, PR | \$15,707 | \$15,778 | 0.45% |
| Río Grande Municipio, PR | \$26,309 | \$25,671 | -2.43% |
| San Juan Municipio, PR | \$30,598 | \$26,498 | -13.40% |
| San Lorenzo Municipio, PR | \$21,947 | \$20,300 | -7.50% |
| Toa Alta Municipio, PR | \$28,502 | \$33,043 | 15.93% |
| Toa Baja Municipio, PR | \$28,847 | \$26,813 | -7.05% |
| Trujillo Alto Municipio, PR | \$36,894 | \$34,231 | -7.22% |
| Vega Alta Municipio, PR | \$21,386 | \$20,412 | -4.55% |
| Vega Baja Municipio, PR | \$21,013 | \$20,867 | -0.70% |
| Yabucoa Municipio, PR | \$20,792 | \$20,064 | -3.50% |
| Puerto Rico | \$23,700 | \$22,976 | -3.05% |
| <i>Source: 2006 - 2010 U.S. Census Bureau American Community Survey 2011 - 2015 U.S. Census Bureau American Community Survey Median Family Incomes have been inflation-adjusted and are expressed in 2015 dollars.</i> | | | |

Housing Characteristics

Based on the 2015 ACS data, the MSA 41980 assessment area had 983,154 housing units, of which 55.8% were owner-occupied, 24.9% were rental, and 19.2% were vacant. Of the total housing units, 3.9% were located in low-income tracts, 26.3% in moderate-income tracts, 39.3% in middle-income tracts, 30.0% in upper-income tracts, and 0.4% in unknown-income tracts. In low-income census tracts, 25.3% of housing units were owner-occupied, 55.8% were rental units, and 18.9% were vacant. In moderate-income census tracts, 51.8% of housing units were owner-occupied, 27.1% were rental units, and 21.0% were vacant.

The median age of housing stock in the assessment area was 39 years old, with 5.8% of the stock built before 1950. According to the 2015 ACS, the median housing value in the assessment area was \$134,138 with an affordability ratio of 16.2. The median gross rent in the assessment area was \$491 per month.

| Geographic Area | 2015 Median Housing Value | 2015 Affordability Ratio | 2015 Median Gross Rent |
|----------------------------|----------------------------------|---------------------------------|-------------------------------|
| MSA 41980 AA | \$134,138 | 16.15 | \$491 |
| Aguas Buenas Municipio, PR | \$102,900 | 14.41 | \$420 |
| Aibonito Municipio, PR | \$129,600 | 13.35 | \$412 |
| Barceloneta Municipio, PR | \$106,300 | 14.31 | \$448 |

| | | | |
|-----------------------------|-----------|-------|-------|
| Barranquitas Municipio, PR | \$99,000 | 14.48 | \$374 |
| Bayamón Municipio, PR | \$142,800 | 17.11 | \$547 |
| Caguas Municipio, PR | \$138,000 | 17.22 | \$512 |
| Canóvanas Municipio, PR | \$121,100 | 16.53 | \$493 |
| Carolina Municipio, PR | \$152,800 | 18.3 | \$615 |
| Cataño Municipio, PR | \$124,300 | 14.74 | \$336 |
| Cayey Municipio, PR | \$118,100 | 17.57 | \$457 |
| Ceiba Municipio, PR | \$97,300 | 21.28 | \$477 |
| Ciales Municipio, PR | \$108,200 | 11.67 | \$366 |
| Cidra Municipio, PR | \$118,200 | 19.73 | \$503 |
| Comerio Municipio, PR | \$92,700 | 14.16 | \$361 |
| Corozal Municipio, PR | \$101,800 | 14.83 | \$422 |
| Dorado Municipio, PR | \$140,300 | 19.21 | \$644 |
| Fajardo Municipio, PR | \$106,700 | 18.11 | \$468 |
| Florida Municipio, PR | \$91,300 | 16.42 | \$437 |
| Guaynabo Municipio, PR | \$200,400 | 17.32 | \$618 |
| Gurabo Municipio, PR | \$163,600 | 17.92 | \$586 |
| Humacao Municipio, PR | \$102,400 | 18.89 | \$466 |
| Juncos Municipio, PR | \$117,700 | 16.26 | \$424 |
| Las Piedras Municipio, PR | \$114,800 | 16.41 | \$456 |
| Loíza Municipio, PR | \$107,200 | 17.46 | \$455 |
| Luquillo Municipio, PR | \$111,000 | 16.37 | \$489 |
| Manatí Municipio, PR | \$114,900 | 15.81 | \$457 |
| Maunabo Municipio, PR | \$99,200 | 19.7 | \$345 |
| Morovis Municipio, PR | \$101,200 | 16.34 | \$472 |
| Naguabo Municipio, PR | \$94,100 | 19.88 | \$418 |
| Naranjito Municipio, PR | \$103,300 | 16.87 | \$426 |
| Orocovis Municipio, PR | \$107,600 | 13.11 | \$350 |
| Río Grande Municipio, PR | \$116,600 | 19.08 | \$531 |
| San Juan Municipio, PR | \$163,100 | 13.02 | \$466 |
| San Lorenzo Municipio, PR | \$119,200 | 13.87 | \$466 |
| Toa Alta Municipio, PR | \$150,000 | 19.98 | \$582 |
| Toa Baja Municipio, PR | \$135,600 | 17.19 | \$543 |
| Trujillo Alto Municipio, PR | \$158,900 | 18.97 | \$543 |
| Vega Alta Municipio, PR | \$122,200 | 14.74 | \$503 |
| Vega Baja Municipio, PR | \$116,200 | 14.59 | \$549 |
| Yabucoa Municipio, PR | \$91,600 | 17.06 | \$419 |
| Puerto Rico | \$120,500 | 16.06 | \$456 |

Housing Cost Burden

According to HUD's Comprehensive Housing Affordability Strategy data, within the assessment area, 31.6% of all rental households had rental costs that exceeded 30% of their incomes, 37.9% of low-income rental households had rental costs that exceeded 30% of their income, and 44.1% of moderate-income rental households had rental costs that exceeded 30% of their income.

According to HUD's data, within the assessment area, 25.1% of homeowners had housing costs that exceeded 30% of their incomes, 42.4% of low-income homeowners had housing costs that exceeded 30% of their income, and 32.8% of moderate-income homeowners had housing costs that exceeded 30% of their income. See the "Housing Cost Burden" table below for more details.

| MSA 41980 (San Juan-Bayamón-Caguas, PR) - 2020 Housing Cost Burden | | | | | | |
|---|------------------------------|------------------------|--------------------|-----------------------------|------------------------|-------------------|
| Area | Cost Burden - Renters | | | Cost Burden - Owners | | |
| | Low Income | Moderate Income | All Renters | Low Income | Moderate Income | All Owners |
| MSA 41980 AA | 37.9% | 44.1% | 31.6% | 42.4% | 32.8% | 25.1% |
| Aguas Buenas Municipio, PR | 19.0% | 16.1% | 14.2% | 33.3% | 22.9% | 20.2% |
| Aibonito Municipio, PR | 54.0% | 70.7% | 43.7% | 54.6% | 29.5% | 21.7% |
| Barceloneta Municipio, PR | 26.1% | 34.8% | 22.3% | 37.0% | 26.6% | 24.6% |
| Barranquitas Municipio, PR | 70.4% | 61.2% | 53.0% | 57.2% | 35.9% | 28.3% |
| Bayamón Municipio, PR | 41.8% | 52.2% | 34.5% | 47.5% | 39.4% | 26.2% |
| Caguas Municipio, PR | 41.5% | 46.4% | 33.0% | 46.3% | 36.5% | 24.8% |
| Canóvanas Municipio, PR | 21.1% | 26.2% | 18.7% | 31.5% | 25.5% | 23.9% |
| Carolina Municipio, PR | 40.7% | 54.3% | 33.1% | 51.9% | 47.3% | 27.5% |
| Cataño Municipio, PR | 25.3% | 42.9% | 25.6% | 34.2% | 47.8% | 26.1% |
| Cayey Municipio, PR | 38.1% | 34.7% | 30.6% | 39.1% | 29.2% | 23.0% |
| Ceiba Municipio, PR | 32.4% | 40.5% | 20.8% | 44.6% | 46.0% | 28.8% |
| Ciales Municipio, PR | 7.3% | 29.2% | 12.8% | 43.2% | 14.5% | 20.9% |
| Cidra Municipio, PR | 25.6% | 40.9% | 23.6% | 35.3% | 24.8% | 19.6% |
| Comerio Municipio, PR | 36.6% | 23.3% | 28.7% | 32.5% | 17.1% | 18.2% |
| Corozal Municipio, PR | 31.5% | 47.1% | 26.1% | 51.7% | 22.0% | 29.7% |
| Dorado Municipio, PR | 26.6% | 43.2% | 24.4% | 43.8% | 23.0% | 28.0% |
| Fajardo Municipio, PR | 44.6% | 27.5% | 32.9% | 38.7% | 40.2% | 24.5% |
| Florida Municipio, PR | 45.5% | 54.2% | 43.1% | 37.3% | 19.6% | 21.6% |
| Guaynabo Municipio, PR | 39.8% | 31.8% | 29.7% | 53.4% | 34.9% | 27.7% |
| Gurabo Municipio, PR | 45.4% | 44.1% | 32.3% | 51.6% | 31.3% | 26.3% |

| | | | | | | |
|---|-------|-------|-------|-------|-------|-------|
| Humacao Municipio, PR | 35.8% | 33.5% | 30.1% | 39.7% | 24.7% | 20.7% |
| Juncos Municipio, PR | 44.8% | 15.0% | 29.3% | 37.6% | 42.3% | 28.2% |
| Las Piedras Municipio, PR | 28.1% | 61.4% | 27.9% | 37.7% | 30.7% | 22.0% |
| Loíza Municipio, PR | 28.6% | 25.0% | 21.6% | 27.6% | 30.3% | 22.0% |
| Luquillo Municipio, PR | 43.9% | 44.1% | 35.3% | 41.8% | 35.1% | 26.7% |
| Manatí Municipio, PR | 40.6% | 44.6% | 31.6% | 39.0% | 29.4% | 22.2% |
| Maunabo Municipio, PR | 29.6% | 13.8% | 18.7% | 44.6% | 19.8% | 17.4% |
| Morovis Municipio, PR | 22.6% | 29.9% | 22.3% | 39.1% | 18.8% | 22.4% |
| Naguabo Municipio, PR | 36.8% | 30.9% | 29.8% | 28.5% | 23.2% | 14.9% |
| Naranjito Municipio, PR | 28.4% | 37.0% | 21.7% | 30.1% | 20.5% | 19.2% |
| Orocovis Municipio, PR | 15.5% | 21.3% | 13.2% | 43.3% | 20.2% | 18.9% |
| Río Grande Municipio, PR | 38.1% | 42.6% | 32.6% | 44.4% | 30.9% | 24.5% |
| San Juan Municipio, PR | 42.3% | 54.5% | 37.4% | 46.5% | 44.2% | 28.4% |
| San Lorenzo Municipio, PR | 40.3% | 50.4% | 34.7% | 34.8% | 17.7% | 18.2% |
| Toa Alta Municipio, PR | 45.9% | 39.2% | 32.0% | 42.2% | 29.6% | 27.1% |
| Toa Baja Municipio, PR | 32.1% | 45.7% | 26.4% | 45.1% | 32.3% | 25.8% |
| Trujillo Alto Municipio, PR | 31.7% | 31.1% | 22.6% | 41.1% | 36.0% | 25.8% |
| Vega Alta Municipio, PR | 29.0% | 35.4% | 28.2% | 42.2% | 22.7% | 24.7% |
| Vega Baja Municipio, PR | 22.8% | 40.7% | 20.9% | 34.4% | 28.2% | 24.0% |
| Yabucoa Municipio, PR | 29.4% | 18.3% | 22.5% | 33.5% | 27.8% | 20.5% |
| Puerto Rico | 35.1% | 41.4% | 29.5% | 41.0% | 28.8% | 23.3% |
| <i>Cost Burden is housing cost that equals 30 percent or more of household income</i> | | | | | | |
| <i>Source: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Housing Affordability Strategy</i> | | | | | | |

Labor, Employment and Economic Characteristics

According to D&B data, there were 8,793 businesses operating in the assessment area in 2019, of which 4.5% were located in low-income census tracts and 22.9% were located in moderate-income tracts. Of the total businesses operating in the assessment area, 73.4% were small businesses with a GAR of \$1 million or less, of which 4.2% were located in low-income geographies and 22.7% were located in moderate-income geographies.

In 2020, there were 11,186 businesses operating in the assessment area, of which 4.6% were located in low-income census tracts and 23.0% were located in moderate-income tracts. Of the total businesses operating

in the assessment area, 77.7% were small businesses with a GAR of \$1 million or less, of which 4.4% were located in low-income geographies and 22.8% were located in moderate-income geographies.

According to the U.S. Bureau of Labor Statistics, unemployment in the assessment area was 10.0% in 2016, decreased to 9.0% in 2017, decreased to 7.8% in 2018, decreased to 6.9% in 2019, increased to 8.4% in 2020, and decreased to 7.3% in 2021. Puerto Rico had an unemployment rate of 11.8% in 2016, decreased to 10.8% in 2017, decreased to 9.2% in 2018, decreased to 8.3% in 2019, increased to 8.9% in 2020, and decreased to 7.8% in 2021.

| MSA 41980 (San Juan-Bayamón-Caguas, PR) - Unemployment Rates | | | | | | |
|---|-------------|-------------|-------------|-------------|-------------|-------------|
| Area | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 |
| MSA 41980 AA | 10.0% | 9.0% | 7.8% | 6.9% | 8.4% | 7.3% |
| Aguas Buenas Municipio, PR | 14.3% | 12.5% | 10.1% | 9.2% | 10.1% | 8.8% |
| Aibonito Municipio, PR | 14.9% | 14.2% | 11.9% | 10.4% | 9.4% | 8.5% |
| Barceloneta Municipio, PR | 14.1% | 14.0% | 11.8% | 11.3% | 11.1% | 9.6% |
| Barranquitas Municipio, PR | 12.8% | 11.4% | 10.2% | 8.6% | 10.0% | 8.6% |
| Bayamón Municipio, PR | 9.0% | 7.7% | 6.8% | 6.3% | 8.8% | 7.6% |
| Caguas Municipio, PR | 10.3% | 9.1% | 7.8% | 6.8% | 8.0% | 6.8% |
| Canóvanas Municipio, PR | 11.5% | 9.7% | 7.9% | 6.6% | 8.6% | 7.5% |
| Carolina Municipio, PR | 8.6% | 7.8% | 6.8% | 5.9% | 8.5% | 7.3% |
| Cataño Municipio, PR | 10.0% | 9.1% | 8.0% | 7.2% | 9.8% | 8.2% |
| Cayey Municipio, PR | 10.7% | 10.1% | 7.7% | 7.0% | 7.3% | 6.1% |
| Ceiba Municipio, PR | 13.1% | 13.5% | 13.6% | 10.5% | 9.8% | 8.7% |
| Ciales Municipio, PR | 16.1% | 16.1% | 12.5% | 11.1% | 12.6% | 11.7% |
| Cidra Municipio, PR | 10.2% | 8.4% | 7.6% | 6.8% | 6.4% | 5.5% |
| Comerio Municipio, PR | 13.5% | 11.8% | 10.3% | 8.9% | 10.4% | 9.5% |
| Corozal Municipio, PR | 12.3% | 11.3% | 9.4% | 9.1% | 11.8% | 10.3% |
| Dorado Municipio, PR | 8.1% | 6.9% | 5.8% | 5.7% | 7.3% | 6.1% |
| Fajardo Municipio, PR | 13.8% | 13.3% | 14.1% | 10.8% | 10.6% | 9.2% |
| Florida Municipio, PR | 14.5% | 14.3% | 11.9% | 10.9% | 11.8% | 10.4% |
| Guaynabo Municipio, PR | 6.0% | 5.3% | 4.4% | 4.1% | 5.6% | 4.7% |
| Gurabo Municipio, PR | 8.5% | 7.3% | 6.4% | 5.7% | 6.1% | 5.2% |
| Humacao Municipio, PR | 14.1% | 14.0% | 11.6% | 10.1% | 8.8% | 7.9% |
| Juncos Municipio, PR | 13.2% | 11.5% | 9.5% | 8.3% | 9.1% | 7.9% |
| Las Piedras Municipio, PR | 13.5% | 12.0% | 9.7% | 8.9% | 8.7% | 7.5% |

| | | | | | | |
|---|-------|-------|-------|-------|-------|-------|
| Loíza Municipio, PR | 11.3% | 9.6% | 8.3% | 7.7% | 9.8% | 9.0% |
| Luquillo Municipio, PR | 14.2% | 12.8% | 13.5% | 9.5% | 10.5% | 9.1% |
| Manatí Municipio, PR | 11.6% | 10.6% | 8.6% | 8.0% | 8.6% | 7.7% |
| Maunabo Municipio, PR | 18.3% | 17.3% | 15.2% | 15.1% | 11.4% | 11.6% |
| Morovis Municipio, PR | 13.4% | 12.4% | 9.7% | 9.1% | 10.7% | 9.3% |
| Naguabo Municipio, PR | 12.3% | 11.1% | 11.1% | 8.8% | 8.3% | 7.3% |
| Naranjito Municipio, PR | 13.0% | 11.8% | 9.8% | 8.4% | 12.3% | 10.5% |
| Orocovis Municipio, PR | 15.5% | 14.3% | 12.3% | 10.2% | 12.5% | 11.1% |
| Río Grande Municipio, PR | 10.5% | 9.7% | 9.2% | 7.3% | 9.5% | 8.5% |
| San Juan Municipio, PR | 7.9% | 7.0% | 6.2% | 5.6% | 8.0% | 6.6% |
| San Lorenzo Municipio, PR | 12.5% | 12.8% | 10.1% | 8.8% | 8.8% | 7.5% |
| Toa Alta Municipio, PR | 8.3% | 7.7% | 6.3% | 5.6% | 7.3% | 6.3% |
| Toa Baja Municipio, PR | 9.0% | 8.1% | 6.6% | 5.8% | 7.9% | 6.8% |
| Trujillo Alto Municipio, PR | 7.2% | 5.9% | 5.2% | 4.9% | 6.4% | 5.7% |
| Vega Alta Municipio, PR | 11.5% | 10.7% | 8.8% | 8.1% | 10.5% | 9.4% |
| Vega Baja Municipio, PR | 13.9% | 12.4% | 10.4% | 9.6% | 11.6% | 10.1% |
| Yabucoa Municipio, PR | 16.9% | 16.5% | 14.3% | 13.1% | 10.9% | 10.7% |
| Puerto Rico | 11.8% | 10.8% | 9.2% | 8.3% | 8.9% | 7.8% |
| <i>Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics</i> | | | | | | |

The subsequent table provides a summary of the Assessment Area Demographics for MSA 41980 (San Juan-Bayamón-Caguas, PR).

MSA 41980 (San Juan-Bayamón-Caguas, PR) - Combined Demographics Report

| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
|------------------------------|--|------------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| | # | % | # | % | # | % | # | % |
| Low-income | 30 | 5.0 | 20,516 | 3.7 | 15,211 | 74.1 | 147,903 | 26.5 |
| Moderate-income | 160 | 26.8 | 143,841 | 25.8 | 75,826 | 52.7 | 83,688 | 15.0 |
| Middle-income | 215 | 36.0 | 226,244 | 40.5 | 85,298 | 37.7 | 87,907 | 15.7 |
| Upper-income | 154 | 25.8 | 166,756 | 29.9 | 34,207 | 20.5 | 239,102 | 42.8 |
| Unknown-income | 39 | 6.5 | 1,243 | 0.2 | 814 | 65.5 | 0 | 0.0 |
| Total Assessment Area | 598 | 100.0 | 558,600 | 100.0 | 211,356 | 37.8 | 558,600 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | | Rental | | Vacant | |
| | | # | % | % | # | % | # | % |
| Low-income | 38,616 | 9,762 | 1.8 | 25.3 | 21,545 | 55.8 | 7,309 | 18.9 |
| Moderate-income | 258,726 | 134,114 | 24.4 | 51.8 | 70,225 | 27.1 | 54,387 | 21.0 |
| Middle-income | 386,746 | 225,949 | 41.2 | 58.4 | 91,178 | 23.6 | 69,619 | 18.0 |
| Upper-income | 295,277 | 178,714 | 32.6 | 60.5 | 60,765 | 20.6 | 55,798 | 18.9 |
| Unknown-income | 3,789 | 433 | 0.1 | 11.4 | 1,557 | 41.1 | 1,799 | 47.5 |
| Total Assessment Area | 983,154 | 548,972 | 100.0 | 55.8 | 245,270 | 24.9 | 188,912 | 19.2 |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low-income | 516 | 4.6 | 382 | 4.4 | 122 | 5.2 | 12 | 8.1 |
| Moderate-income | 2,568 | 23.0 | 1,980 | 22.8 | 558 | 23.8 | 30 | 20.3 |
| Middle-income | 2,630 | 23.5 | 2,119 | 24.4 | 487 | 20.7 | 24 | 16.2 |
| Upper-income | 5,323 | 47.6 | 4,106 | 47.2 | 1,139 | 48.5 | 78 | 52.7 |
| Unknown-income | 149 | 1.3 | 103 | 1.2 | 42 | 1.8 | 4 | 2.7 |
| Total Assessment Area | 11,186 | 100.0 | 8,690 | 100.0 | 2,348 | 100.0 | 148 | 100.0 |
| | Percentage of Total Businesses: | | | 77.7 | | 21.0 | | 1.3 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low-income | 3 | 2.6 | 3 | 2.7 | 0 | 0.0 | 0 | 0.0 |
| Moderate-income | 51 | 43.6 | 47 | 42.3 | 4 | 66.7 | 0 | 0.0 |
| Middle-income | 35 | 29.9 | 34 | 30.6 | 1 | 16.7 | 0 | 0.0 |
| Upper-income | 28 | 23.9 | 27 | 24.3 | 1 | 16.7 | 0 | 0.0 |
| Unknown-income | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total Assessment Area | 117 | 100.0 | 111 | 100.0 | 6 | 100.0 | 0 | 0.0 |
| | Percentage of Total Farms: | | | 94.9 | | 5.1 | | 0.0 |

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

BPPR lending levels reflected good responsiveness to assessment area credit needs and a substantial majority of loans were made in the bank's AA. The geographic distribution of loans reflected adequate penetration throughout the AA while the distribution of borrowers reflected, given the product lines offered, adequate penetration among customers of different income levels and businesses of different sizes. The bank exhibited an adequate record of serving the credit needs of low-income individuals and areas and very small businesses. The bank made a relatively high level of CD loans and the bank made use of innovative and/or flexible lending practices in serving AA credit needs.

Lending Activity

BPPR's lending activity demonstrated good responsiveness to the retail credit needs of the MSA 41980 (San Juan-Bayamón-Caguas, PR). During the evaluation period, BPPR originated 5,966 home purchase, 1,664 refinance, 95 home improvement, 30,965 small business loans, and 475 small farm loans in the assessment area. BPPR ranked first in deposit market share throughout the evaluation period while lending market shares were lower. BPPR ranked first in deposit market share throughout the evaluation period. In 2020, BPPR ranked first in HMDA lending out of 54 reporting institutions and ranked first in small business and small farm lending out of 65 CRA reporting institutions.

Volume trends during the evaluation period indicate an annualized increase of 41.5% in total lending while HMDA lending increased by 23.7% and small business lending increased 51.1% in the assessment area. BPPR's total loan volume trend was comparable to the aggregate over the same period while BPPR exceeded the aggregate with more HMDA lending growth but was below the aggregate in small business lending growth in the assessment area.

Geographic Distribution of Loans

BPPR's overall geographic distribution of HMDA-related and small business loans reflected adequate penetration throughout the MSA 41980 (San Juan-Bayamón-Caguas, PR) assessment area based on adequate penetration in LMI tracts for home purchase lending and refinance lending and good penetration for home improvement lending, small business lending, and small farm lending.

Opportunities for HMDA lending in low-income census tracts were impacted by a poverty rate of 37.8% based on the 2015 ACS.

Gap Analysis

In each year, the bank's penetration rate in LMI census tracts exceeded 72.0%. The following is a summary of the analysis of lending gaps in the assessment area.

| Lending Gap Analysis - MSA 41980 (San Juan-Bayamón-Caguas, PR) | | | |
|---|-------------------------|-----------------------------|--------------------|
| Tract Income Levels | Number of Tracts | Tracts with no Loans | Penetration |
| 2019 | | | |
| Low | 30 | 8 | 73% |
| Moderate | 160 | 7 | 96% |
| Middle | 215 | 0 | 100% |
| Upper | 154 | 0 | 100% |
| Income Unknown | 39 | 30 | 23% |
| 2020 | | | |
| Low | 30 | 3 | 90% |
| Moderate | 160 | 0 | 100% |
| Middle | 215 | 0 | 100% |
| Upper | 154 | 0 | 100% |
| Income Unknown | 39 | 25 | 36% |

Home Purchase Loans

The geographic distribution of home purchase loans was adequate based on adequate penetration in both low- and moderate-income geographies in the assessment area. In 2020, the bank made 0.6% by number and 0.3% by dollar of its home purchase loans in low-income census tracts. Home purchase lending performance in low-income census tracts was below the demographic of 1.8% of owner-occupied housing units located in low-income census tracts and below the aggregate lending of 1.6% by number and 1.1% by dollar in low-income census tracts. In 2020, the bank made 13.2% of home purchase loans by number and 9.2% by dollar in moderate-income census tracts. The bank's home purchase lending performance was below the demographic of 24.4% of owner-occupied housing units located in moderate-income census tracts and was slightly below the aggregate lending of 16.5% by number and 12.8% by dollar of home purchase loans in moderate-income census tracts.

In 2019, the bank made 1.0% by number and 0.5% by dollar of its home purchase loans in low-income census tracts. Home purchase lending performance in low-income census tracts was below the demographic of 1.8% of owner-occupied housing units located in low-income census tracts and below the aggregate lending of 1.7% by number and 1.2% by dollar in low-income census tracts. In 2019, the bank made 12.7% of home purchase loans by number and 9.6% by dollar in moderate-income census tracts. The bank's home purchase lending performance was below the demographic of 24.4% of owner-occupied housing units located in moderate-income census tracts and was slightly below the aggregate lending of 14.5% by number and 11.2% by dollar of home purchase loans in moderate-income census tracts.

Refinance Loans

The geographic distribution of refinance loans was adequate based on adequate penetration in both low- and moderate-income geographies in the assessment area. In 2020, the bank made 0.3% by number and

0.1% by dollar of refinance loans in low-income census tracts. The bank's refinance lending performance in low-income census tracts was significantly below the demographic of 1.8% of owner-occupied housing units located in low-income census tracts and below the aggregate lending of 0.8% by number and 0.4% by dollar of refinance loans in low-income census tracts. In 2020, the bank made 9.0% by number and 7.4% by dollar of refinance loans in moderate-income census tracts. BPPR's refinance lending performance in moderate-income census tracts was significantly below the demographic of 24.4% of owner-occupied housing units located in moderate-income census tracts and below the aggregate lending of 12.1% by number and 9.4% by dollar of refinance loans in moderate-income census tracts.

In 2019, the bank made 1.1% by number and 0.5% by dollar of refinance loans in low-income census tracts. The bank's refinance lending performance in low-income census tracts was below the demographic of 1.8% of owner-occupied housing units located in low-income census tracts and comparable to the aggregate lending of 1.2% by number and 0.8% by dollar of refinance loans in low-income census tracts. In 2019, the bank made 12.3% by number and 13.9% by dollar of refinance loans in moderate-income census tracts. BPPR's refinance lending performance in moderate-income census tracts was significantly below the demographic of 24.4% of owner-occupied housing units located in moderate-income census tracts and below the aggregate lending of 15.7% by number and 14.0% by dollar of refinance loans in moderate-income census tracts.

Home Improvement Loans

The geographic distribution of home improvement loans was good based on good penetration in both low- and moderate-income geographies in the assessment area. In 2020, the bank made 3.6% by number and 2.5% by dollar of home improvement loans in low-income census tracts. The bank's home improvement lending performance in low-income census tracts exceeded the demographic of 1.8% of owner-occupied housing units located in low-income census tracts and above the aggregate lending of 2.8% by number and 2.0% by dollar of home improvement loans in low-income census tracts. In 2020, the bank made 16.1% by number and 12.5% by dollar of home improvement loans in moderate-income census tracts. BPPR's home improvement lending performance in moderate-income census tracts was below the demographic of 24.4% of owner-occupied housing units located in moderate-income census tracts and slightly above the aggregate lending of 13.9% by number and 10.8% by dollar of home improvement loans in moderate-income census tracts.

In 2019, the bank made no home improvement loans in low-income census tracts. The bank's home improvement lending performance in low-income census tracts was significantly below the 1.8% of owner-occupied housing units located in low-income census tracts and comparable to the aggregate, which did not make any home improvement loans in low-income census tracts. In 2019, the bank made 38.5% by number and 35.2% by dollar of home improvement loans in moderate-income census tracts. BPPR's home improvement lending performance in moderate-income census tracts exceeded the demographic of 24.4% of owner-occupied housing units located in moderate-income census tracts and exceeded the aggregate lending of 29.6% by number and 24.7% by dollar of home improvement loans in moderate-income census tracts.

Small Business Loans

The geographic distribution of small business loans was good based on based on good penetration in both low- and moderate-income geographies in the assessment area. In 2020, the bank made 3.5% by number and 4.0% by dollar of small business loans in low-income census tracts. The bank's small business lending performance in low-income census tracts was slightly below the 4.6% of businesses located in low-income census tracts and exceeded the aggregate lending, which made 3.2% by number and 3.6% by dollar of small business loans in low-income census tracts. In 2020, the bank made 18.3% by number and 17.9% by dollar of small business loans in moderate-income census tracts. BPPR's small business lending performance in moderate-income census tracts was below the 23.0% of businesses located in moderate-income census tracts and comparable to the aggregate lending, which made 16.9% by number and 17.5% by dollar of small business loans in moderate-income census tracts.

In 2019, the bank made 4.6% by number and 4.2% by dollar of small business loans in low-income census tracts. The bank's small business lending performance in low-income census tracts was comparable to the 4.6% of businesses located in low-income census tracts and exceeded the aggregate lending, which made 3.3% by number and 3.4% by dollar of small business loans in low-income census tracts. In 2019, the bank made 20.9% by number and 19.9% by dollar of small business loans in moderate-income census tracts. BPPR's small business lending performance in moderate-income census tracts was comparable to the 23.0% of businesses located in moderate-income census tracts and exceeded the aggregate lending, which made 16.4% by number and 17.6% by dollar of small business loans in moderate-income census tracts.

Small Farm Loans

The geographic distribution of small farm loans was good based on good penetration in both low- and moderate-income geographies in the assessment area. In 2020, the bank made 1.7% by number and 4.0% by dollar of small farm loans in low-income census tracts. The bank's small farm lending performance in low-income census tracts was below the 2.6% of farms located in low-income census tracts and comparable to the aggregate lending, which made 1.7% by number and 3.9% by dollar of small farm loans in low-income census tracts. In 2020, the bank made 25.2% by number and 18.1% by dollar of small farm loans in moderate-income census tracts. BPPR's small farm lending performance in moderate-income census tracts was significantly below the 43.6% of farms located in moderate-income census tracts and comparable to the aggregate lending, which made 25.3% by number and 20.3% by dollar of small farm loans in moderate-income census tracts.

In 2019, the bank made 1.9% by number and 0.8% by dollar of small farm loans in low-income census tracts. The bank's small farm lending performance in low-income census tracts was below the 2.6% of farms located in low-income census tracts and exceeded the aggregate lending, which made 1.8% by number and 0.7% by dollar of small farm loans in low-income census tracts. In 2019, the bank made 31.5% by number and 11.2% by dollar of small farm loans in moderate-income census tracts. BPPR's small farm lending performance in moderate-income census tracts was below the 43.6% of farms located in moderate-income census tracts but below the aggregate lending, which made 35.1% by number and 14.9% by dollar of small farm loans in moderate-income census tracts.

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

The distribution of borrowers reflected, given the product lines offered, adequate penetration among customers of different income levels and businesses of different sizes. This conclusion is based on adequate distribution of home purchase, refinance, and home improvement loans to LMI borrowers, good distribution to small businesses, and adequate distribution to small farms.

Home Purchase Loans

Overall distribution of home purchase loans to borrowers of different income levels was adequate based on adequate penetration among low-income customers and poor penetration among moderate-income customers in the assessment area. In 2020, the bank made 0.3% by number and 0.1% by dollar to low-income borrowers and was significantly below the demographic of 26.5% of low-income families in the assessment area. Performance was below the aggregate lending, which made 0.5% by number and 0.2% by dollar to low-income families. The bank's lending to moderate-income borrowers was 2.2% by number and 0.9% by dollar, which was significantly below the aggregate lending performance of 7.7% by number, significantly below 4.0% by dollar, and significantly below the demographic of 15.0% of moderate-income families in the assessment area.

In 2019, the bank made 0.5% by number and 0.1% by dollar of home purchase loans to low-income borrowers and was significantly below the demographic of 26.5% of low-income families in the assessment area. Performance was below the aggregate lending, which made 0.8% by number and 0.3% by dollar to low-income families. The bank's lending to moderate-income borrowers was 2.8% by number and 1.3% by dollar, which was significantly below the aggregate lending performance of 7.5% by number, significantly below 3.9% by dollar, and significantly below the demographic of 15.0% of moderate-income families in the assessment area.

Refinance Loans

Overall distribution of refinance loans to borrowers of different income levels was adequate based on adequate penetration among low-income customers and adequate penetration among moderate-income customers in the assessment area. In 2020, the bank's lending to low-income borrowers was 0.4% by number and 0.1% by dollar and was below the aggregate lending, which made 0.6% by number and 0.2% by dollar. The bank's performance was significantly below the demographic of 26.5% of low-income families in the assessment area. The bank's 2020 lending to moderate-income borrowers, 2.2% by number and 0.9% by dollar, was below the aggregate lending, which made 4.3% by number and 2.0% by dollar, and significantly below the demographic of 15.0% of moderate-income families in the assessment area.

In 2019, the bank's refinance lending to low-income borrowers was 1.9% by number and 0.7% by dollar and was below the aggregate lending, which made 3.4% by number and 1.7% by dollar. The bank's performance was significantly below the demographic of 26.5% of low-income families in the assessment area. The bank's lending to moderate-income borrowers, 7.0% by number and 3.4% by dollar, was below the aggregate lending, 9.5% by number and 5.5% by dollar, and significantly below the demographic of 15.0% of moderate-income families in the assessment area.

Home Improvement Loans

Overall distribution of home improvement loans to borrowers of different income levels was adequate based on adequate penetration among low-income customers and adequate penetration among moderate-income customers in the assessment area. In 2020, the bank's lending to low-income borrowers, 1.8% by number and 0.3% by dollar, exceeded the aggregate lending which made 1.4% by number and comparable to the aggregate lending of 0.3% by dollar. The bank's performance was significantly below the demographic of 26.5% of low-income families in the assessment area. The bank's lending to moderate-income borrowers, 1.8% by number and 0.8% by dollar, was significantly below the demographic of 15.0% of moderate-income families in the assessment area and comparable to the aggregate lending, which made 1.4% by number and 0.6% by dollar.

In 2019, the bank's home improvement lending to low-income borrowers was 7.7% by number and 5.2% by dollar and was above the aggregate lending, which made 4.2% by number and 2.8% by dollar. The bank's performance was significantly below the demographic of 26.5% of low-income families in the assessment area. The bank's lending to moderate-income borrowers, 15.4% by number and 10.3% by dollar, was comparable to the aggregate lending which made 15.5% by number and 12.0% by dollar, and comparable to the demographic of 15.0% of moderate-income families in the assessment area.

Small Business Loans

Overall, the distribution of small business loans to businesses of different sizes was good based on good penetration among small businesses in the assessment area. In 2020, the bank originated 35.1% of loans by number and 29.0% by dollar to businesses with gross annual revenues of \$1 million or less. The bank's lending to small businesses was slightly above the aggregate lending, which made 30.0% by number and 23.1% by dollar, and was significantly below the demographic of 77.7% of businesses in the assessment area with gross annual revenues of \$1 million or less. The bank also originated 91.1% of loans to assessment area businesses in amounts of \$100,000 or less, which are typically considered more responsive to the credit needs of very small businesses.

In 2019, the bank originated 68.5% of loans by number and 42.8% by dollar to businesses with gross annual revenues of \$1 million or less. The bank's lending to small businesses was slightly above the aggregate, which made 55.6% by number and 37.6% by dollar, and was slightly below the demographic of 73.4% of businesses in the assessment area with gross annual revenues of \$1 million or less. The bank also originated 82.8% of loans to assessment area businesses in amounts of \$100,000 or less, which are typically considered more responsive to the credit needs of very small businesses.

Small Farm Loans

Overall, the distribution of small farm loans to farms of different sizes was adequate based on adequate penetration among small farms in the assessment area. In 2020, the bank originated 25.9% of loans by number and 23.2% by dollar to farms with gross annual revenues of \$1 million or less. The bank's lending to small farms was slightly below to the aggregate lending, which made 26.2% by number and 25.2% by

dollar, and was significantly below the demographic of 94.9% of farms in the assessment area with gross annual revenues of \$1 million or less. The bank also originated 92.6% of loans to assessment area farms in amounts of \$100,000 or less, which are typically considered more responsive to the credit needs of very small businesses.

In 2019, the bank originated 66.7% of loans by number and 25.8% by dollar to farms with gross annual revenues of \$1 million or less. The bank's lending to small farms was comparable to the aggregate which made 66.7% by number but slightly below to the aggregate which made 28.1% by dollar and was significantly below the 94.9% of farms in the assessment area with gross annual revenues of \$1 million or less. The bank also originated 70.4% of loans to assessment area farms in amounts of \$100,000 or less, which are typically considered more responsive to the credit needs of very small businesses.

Community Development Lending

BPPR made a relatively high level of community development loans in the MSA 41980 (San Juan-Bayamón-Caguas, PR) assessment area. During the evaluation period, community development lending in MSA 41980 (San Juan-Bayamón-Caguas, PR) totaled 381 loans for approximately \$837.7 million, representing 79.2% of all BPPR's community development lending activity.

BPPR's CD lending was spread across community services, economic development, and revitalization and stabilization, as noted in the table.

The bank's annualized dollar amount of CD lending in MSA 41980 (San Juan-Bayamón-Caguas, PR) decreased by 27.2% from the prior exam. The bank ranked below two similarly-situated banks when comparing annualized community development loans to deposits within the MSA 41980 (San Juan-Bayamón-Caguas, PR) assessment area.

| CD LOANS | | |
|--|------------|------------------|
| MSA 41980 (San Juan-Bayamón-Caguas, PR) | | |
| PURPOSE | # | \$(000s) |
| Affordable Housing | 4 | \$13,301 |
| Economic Development | 31 | \$141,419 |
| Community Services | 225 | \$261,922 |
| Revitalization and Stabilization | 121 | \$421,035 |
| TOTAL | 381 | \$837,677 |

Examples of community development lending included the following:

- A \$35 million loan to partially finance the construction of a new mental health and recovery clinic in a moderate-income area.
- A \$6 million loan to fund construction and improvements on health services clinic located in a moderate-income geography.
- A \$10.3 million loan to fund construction of 160-unit affordable housing community in a low-income census tract.

INVESTMENT TEST

BPPR's performance in MSA 41980 (San Juan-Bayamón-Caguas, PR) is based on the following summary. The bank made a significant level of qualified community development investments and grants, particularly those not routinely provided by private investors, and occasionally in a leadership position. The bank made significant use of innovative or complex investments to support community development initiatives and exhibited adequate responsiveness to credit and community development needs.

During the evaluation period, the bank made 306 CD investments and grants in the assessment area totaling \$13.3 million. Examiners took into account the fact that 92.4% of the bank's investments were not limited to specific assessment areas and benefited all of Puerto Rico. This assessment area benefitted from the bank's \$190.7 million in investments in the PCC and Popular Mezzanine Funds, as well as the bank's investments in mortgage-backed security investments benefiting all of Puerto Rico. However, the bank ranked below two similarly-situated banks when comparing annualized community development loans to deposits within the MSA 41980 (San Juan-Bayamón-Caguas, PR) assessment area. Examples of qualified investments included:

| CD INVESTMENTS | | |
|--|------------|-----------------|
| MSA 41980 (San Juan-Bayamón-Caguas, PR) | | |
| PURPOSE | # | \$(000s) |
| Affordable Housing | 0 | \$0 |
| Economic Development | 28 | \$5,934 |
| Community Services | 263 | \$6,591 |
| Revitalization and Stabilization | 15 | \$745 |
| TOTAL | 306 | \$13,270 |

- The bank donated \$5,800 to sponsor one low-income student's scholarship during the 2021-2022 academic period in the assessment area.
- The bank provided a \$420,000 grant to fund the construction of a multipurpose auditorium at a public higher learning institution, at which 80% of students are receiving financial aid.

SERVICE TEST

BPPR's performance under the service test in MSA 41980 (San Juan-Bayamón-Caguas, PR) is based on delivery systems that were readily accessible to the bank's geographies and individuals of different income levels in the assessment area, changes in branch locations did not adversely affect accessibility, services did not vary in a way that inconvenienced the needs of the assessment area, and hours and services were tailored to the convenience and needs of its assessment area. The bank provided a relatively high level of community development services within the assessment area.

Retail Services

BPPR's delivery systems were readily accessible to all geographies of the assessment area and individuals of different income levels. BPPR had 106 branches in the assessment area, of which 32, or 30.2%, were

located in low- or moderate-income census tracts. This compared favorably to the 30.4% of the assessment area's households that resided in low- or moderate-income census tracts. Additionally, BPPR operated a total of 417 ATMs throughout the assessment area, of which 24.0% were located in LMI geographies. Of the 417 ATMs in the assessment area, 194 were located off-site, of which 39, or 20.1%, were located in LMI geographies.

BPPR's record of opening and closings of branches in the assessment area did not adversely affect the accessibility of its delivery systems, particularly to low- and moderate-income geographies and low-and moderate-income individuals. During the evaluation period, BPPR opened one branch in the assessment area located in a low-income geography, relocated one branch located in a moderate-income geography, and consolidated three branches, one located in a middle-income geography and two located in upper-income geographies.

BPPR's hours and services were tailored to the convenience and needs of the assessment area, particularly LMI geographies and/or LMI individuals. Of the 106 branches in the MSA 41980 (San Juan-Bayamón-Caguas, PR) assessment area, 62, or 58.5%, had Saturday, Sunday, or holiday hours. Of the bank's 32 branches in LMI census tracts, 18, or 56.3%, had Saturday, Sunday, or holiday hours.

Community Development Services

BPPR provided a relatively high level of community development services within the assessment area. As presented in the table below, BPPR conducted 1,803 community service events in the assessment area. The services consisted of a wide variety of events related to the financial education of children and adults and providing small business technical assistance.

Bank officers and staff provided 697 technical assistance events to nonprofit organizations for economic development, community services and revitalization and stabilization. Additionally, several bank officers and staff served on the boards and committees of 162 community development organizations that provided on-going financial and management expertise and to organizations focused on low- and moderate-income individuals.

Examples of community development services include:

- Through BPPR's StartUp program, the bank offered technical assistance such as Coaching, Accounting, Permits, Marketing, Digital Marketing, Legal and Human Resources to businesses and startups throughout San Juan and all of PR.
- An officer served as treasurer of a non-profit dedicated to researching alternatives for economic development in low-income communities.
- A bank employee served on the Advisory Board for the Housing and Human Development Trust - a collaborative alliance with Puerto Rico's banking industry, the Government, and non-profit

| CD SERVICES | |
|--|--------------|
| MSA 41980 (San Juan-Bayamón-Caguas, PR) | |
| Board & Committee Memberships | 162 |
| Technical Assistance | 697 |
| Seminars and Other Services | 944 |
| Total | 1,803 |

organizations to provide support with accessible and affordable housing for vulnerable and very low-income populations in Puerto Rico.

METROPOLITAN AREA

MSA 10380 (AGUADILLA-ISABELA, PR)

(FULL REVIEW)

DESCRIPTION OF INSTITUTION'S OPERATIONS

As of December 31, 2021, the bank operated 11 branches in the MSA 10380 (Aguadilla-Isabela, PR) assessment area. The bank operated two branches in low- and moderate-income tracts. The assessment area included two low-, 19 moderate-, 39 middle-, and 16 upper-income tracts, as well as five tracts with unknown incomes.

As of June 30, 2021, the bank ranked first out of three financial institutions in the assessment area with \$1.8 billion in deposits, representing a 69.2% market share. MSA 10380 holds 0.3% of the bank's deposits and the second largest share of the bank's total loans at 7.1%, as such the overall impact of this assessment area on the bank's rating is minimal. The primary competitors in the area included FirstBank and Oriental Bank.

PERFORMANCE CONTEXT

The following demographic and economic information were used to describe the assessment area and to evaluate the context in which BPPR operates. The information was obtained from publicly available sources, including the 2015 ACS, U.S. Department of Labor ("DOL"), D&B, FFIEC, and U.S. Department of Housing and Urban Development ("HUD").

Demographic Characteristics

The MSA 10380 assessment area included Agueda, Aguadilla, Añasco, Isabela, Lares, Moca, Rincón, San Sebastián, and Utuado counties. The assessment area was comprised of the entire MSA. According to the 2015 ACS, the population of the assessment area was 325,921. The assessment area consisted of 81 census tracts, of which 2 or 2.5% were low-income, 19 or 23.5% were moderate-income, 39 or 48.1% were middle-income, 16 or 19.8% were upper-income, and 5 or 6.2% were of unknown-income.

Income Characteristics

Based on the 2015 ACS data, the MSA 10380 assessment area had 80,862 families, of which 26.4% were low-income (49.8% of which were below the poverty level), 14.7% were moderate-income, 15.9% were middle-income, and 43.0% were upper-income.

The FFIEC median family incomes for the counties that comprised the MSA as of the 2015 ACS were as follows:

| MSA 10380 (Aguadilla-Isabela, PR) - Median Family Income | | | |
|--|----------------------------------|----------------------------------|-----------------------|
| Area | 2010 Median Family Income | 2015 Median Family Income | Percent Change |
| MSA 10380 AA | \$17,458 | \$18,267 | 4.63% |
| Aguada Municipio, PR | \$17,674 | \$18,518 | 4.78% |
| Aguadilla Municipio, PR | \$18,545 | \$20,659 | 11.40% |
| Añasco Municipio, PR | \$21,410 | \$20,407 | -4.68% |
| Isabela Municipio, PR | \$17,061 | \$17,447 | 2.26% |
| Lares Municipio, PR | \$15,802 | \$14,404 | -8.85% |
| Moca Municipio, PR | \$16,980 | \$17,533 | 3.26% |
| Rincón Municipio, PR | \$19,069 | \$19,534 | 2.44% |
| San Sebastián Municipio, PR | \$15,644 | \$16,887 | 7.95% |
| Utua Municipio, PR | \$17,748 | \$18,930 | 6.66% |
| Puerto Rico | \$23,700 | \$22,976 | -3.05% |
| <i>Source: 2006 - 2010 U.S. Census Bureau American Community Survey; 2011 - 2015 U.S. Census Bureau American Community Survey</i> <i>*Median Family Incomes have been inflation-adjusted and are expressed in 2015 dollars.</i> | | | |

Housing Characteristics

Based on the 2015 ACS data, the MSA 10380 assessment area had 145,862 housing units, of which 50.4% were owner-occupied, 25.3% were rental, and 24.3% were vacant. Of the total housing units, 1.6% were located in low-income tracts, 22.1% in moderate-income tracts, 55.6% in middle-income tracts, 20.7% in upper-income tracts, and 0% in unknown-income tracts. In low-income census tracts, 28.9% of housing units were owner-occupied, 37.7% were rental units, and 33.5% were vacant. In moderate-income census tracts, 44.0% of housing units were owner-occupied, 32.7% were rental units, and 23.3% were vacant.

The median age of housing stock in the assessment area was 34 years old, with 5.4% of the stock built before 1950. According to the 2015 ACS, the median housing value in the assessment area was \$106,961 with an affordability ratio of 14.6. The median gross rent in the assessment area was \$406 per month.

| Geographic Area | 2015 Median Housing Value | 2015 Affordability Ratio | 2015 Median Gross Rent |
|-------------------------|----------------------------------|---------------------------------|-------------------------------|
| MSA 10380 AA | \$106,961 | 14.55 | \$406 |
| Aguada Municipio, PR | \$90,000 | 17.81 | \$395 |
| Aguadilla Municipio, PR | \$126,500 | 13.65 | \$402 |

| | | | |
|-----------------------------|-----------|-------|-------|
| Añasco Municipio, PR | \$114,100 | 15.24 | \$425 |
| Isabela Municipio, PR | \$109,000 | 14.41 | \$475 |
| Lares Municipio, PR | \$91,000 | 13.08 | \$384 |
| Moca Municipio, PR | \$99,500 | 14.5 | \$420 |
| Rincón Municipio, PR | \$127,200 | 13.17 | \$428 |
| San Sebastián Municipio, PR | \$109,700 | 13.08 | \$363 |
| Utuado Municipio, PR | \$95,100 | 16.54 | \$391 |
| Puerto Rico | \$120,500 | 16.06 | \$456 |

Housing Cost Burden

According to HUD's Comprehensive Housing Affordability Strategy data, within the assessment area, 23.5% of all rental households had rental costs that exceeded 30% of their incomes, 29.1% of low-income rental households had rental costs that exceeded 30% of their income, and 34.4% of moderate-income rental households had rental costs that exceeded 30% of their income.

According to HUD's data, within the assessment area, 18.9% of homeowners had housing costs that exceeded 30% of their incomes, 36.9% of low-income homeowners had housing costs that exceeded 30% of their income, and 19.5% of moderate-income homeowners had housing costs that exceeded 30% of their income. See the "Housing Cost Burden" table below for more details.

| MSA 10380 (Aguadilla-Isabela, PR) - Housing Cost Burden | | | | | | |
|---|------------------------------|------------------------|--------------------|-----------------------------|------------------------|-------------------|
| Area | Cost Burden - Renters | | | Cost Burden - Owners | | |
| | Low Income | Moderate Income | All Renters | Low Income | Moderate Income | All Owners |
| MSA 10380 AA | 29.1% | 34.4% | 23.5% | 36.9% | 19.5% | 18.9% |
| Aguada Municipio, PR | 26.3% | 32.5% | 22.5% | 31.7% | 16.7% | 16.0% |
| Aguadilla Municipio, PR | 32.4% | 24.8% | 24.8% | 31.5% | 22.1% | 17.2% |
| Añasco Municipio, PR | 32.9% | 52.0% | 30.1% | 32.0% | 17.4% | 15.8% |
| Isabela Municipio, PR | 29.6% | 37.4% | 25.4% | 45.2% | 21.8% | 23.3% |
| Lares Municipio, PR | 15.7% | 30.2% | 14.8% | 33.3% | 27.4% | 18.6% |
| Moca Municipio, PR | 35.6% | 51.6% | 28.4% | 34.5% | 21.5% | 20.3% |
| Rincón Municipio, PR | 16.8% | 15.0% | 17.4% | 31.1% | 12.5% | 12.8% |
| San Sebastián Municipio, PR | 31.8% | 39.9% | 23.8% | 44.1% | 14.9% | 23.3% |
| Utuado Municipio, PR | 31.0% | 25.6% | 21.9% | 43.3% | 19.2% | 19.1% |
| Puerto Rico | 35.1% | 41.4% | 29.5% | 41.0% | 28.8% | 23.3% |
| <i>Cost Burden is housing cost that equals 30 percent or more of household income</i> | | | | | | |
| <i>Source: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Housing Affordability Strategy</i> | | | | | | |

Labor, Employment and Economic Characteristics:

According to D&B data, there were 687 businesses operating in the assessment area in 2019, of which 9.6% were located in low-income census tracts and 10.2% were located in moderate-income tracts. Of the total businesses operating in the assessment area, 86.3% were small businesses with a gross annual revenue ("GAR") of \$1 million or less, of which 10.6% were located in low-income geographies and 9.4% were located in moderate-income geographies.

In 2020, there were 860 businesses operating in the assessment area, of which 9.8% were located in low-income census tracts and 9.7% were located in moderate-income tracts. Of the total businesses operating in the assessment area, 87.8% were small businesses with a GAR of \$1 million or less, of which 10.5% were located in low-income geographies and 9.3% were located in moderate-income geographies.

According to the U.S. Bureau of Labor Statistics, unemployment in the assessment area was 15.5% in 2016, decreased to 14.7% in 2017, decreased to 12.2% in 2018, decreased to 10.9% in 2019, decreased to 10.1% in 2020, and decreased to 8.9% in 2021. Puerto Rico had an unemployment rate of 11.8% in 2016, decreased to 10.8% in 2017, decreased to 9.2% in 2018, decreased to 8.3% in 2019, increased to 8.9% in 2020, and decreased to 7.8% in 2021.

| MSA 10380 (Aguadilla-Isabela, PR) - Unemployment Rates | | | | | | |
|---|-------------|-------------|-------------|-------------|-------------|-------------|
| Area | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 |
| MSA 10380 AA | 15.5% | 14.7% | 12.2% | 10.9% | 10.1% | 8.9% |
| Aguada Municipio, PR | 14.0% | 12.9% | 11.1% | 10.1% | 9.5% | 8.4% |
| Aguadilla Municipio, PR | 14.9% | 14.5% | 12.4% | 10.3% | 9.9% | 8.7% |
| Añasco Municipio, PR | 12.9% | 12.5% | 9.6% | 8.4% | 8.3% | 7.6% |
| Isabela Municipio, PR | 14.1% | 13.4% | 10.6% | 9.0% | 8.9% | 7.6% |
| Lares Municipio, PR | 19.3% | 18.6% | 16.2% | 14.7% | 12.6% | 12.4% |
| Moca Municipio, PR | 15.6% | 14.7% | 11.8% | 10.5% | 10.2% | 8.7% |
| Rincón Municipio, PR | 15.6% | 15.3% | 14.2% | 13.7% | 11.8% | 8.7% |
| San Sebastián Municipio, PR | 18.9% | 17.7% | 14.6% | 13.6% | 11.9% | 10.6% |
| Utua Municipio, PR | 15.5% | 14.0% | 11.6% | 11.3% | 9.8% | 8.9% |
| Puerto Rico | 11.8% | 10.8% | 9.2% | 8.3% | 8.9% | 7.8% |
| <i>Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics</i> | | | | | | |

The subsequent table provides a summary of the Assessment Area Demographics for MSA 10380 (Aguadilla-Isabela, PR)

MSA 10380 - Combined Demographics Report

| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
|-----------------------|---------------------------------|------------------------|------------------------------------|-------|--|-------|---------------------------|-------|
| | # | % | # | % | # | % | # | % |
| Low-income | 2 | 2.5 | 1,201 | 1.5 | 900 | 74.9 | 21,363 | 26.4 |
| Moderate-income | 19 | 23.5 | 17,562 | 21.7 | 10,822 | 61.6 | 11,853 | 14.7 |
| Middle-income | 39 | 48.1 | 44,605 | 55.2 | 21,909 | 49.1 | 12,875 | 15.9 |
| Upper-income | 16 | 19.8 | 17,494 | 21.6 | 6,626 | 37.9 | 34,771 | 43.0 |
| Unknown-income | 5 | 6.2 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total Assessment Area | 81 | 100.0 | 80,862 | 100.0 | 40,257 | 49.8 | 80,862 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | | Rental | | Vacant | |
| | | # | % | % | # | % | # | % |
| Low-income | 2,268 | 655 | 0.9 | 28.9 | 854 | 37.7 | 759 | 33.5 |
| Moderate-income | 32,273 | 14,193 | 19.3 | 44.0 | 10,565 | 32.7 | 7,515 | 23.3 |
| Middle-income | 81,130 | 41,865 | 56.9 | 51.6 | 18,718 | 23.1 | 20,547 | 25.3 |
| Upper-income | 30,191 | 16,837 | 22.9 | 55.8 | 6,745 | 22.3 | 6,609 | 21.9 |
| Unknown-income | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total Assessment Area | 145,862 | 73,550 | 100.0 | 50.4 | 36,882 | 25.3 | 35,430 | 24.3 |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low-income | 84 | 9.8 | 79 | 10.5 | 4 | 4.2 | 1 | 11.1 |
| Moderate-income | 83 | 9.7 | 70 | 9.3 | 12 | 12.5 | 1 | 11.1 |
| Middle-income | 406 | 47.2 | 359 | 47.5 | 42 | 43.8 | 5 | 55.6 |
| Upper-income | 287 | 33.4 | 247 | 32.7 | 38 | 39.6 | 2 | 22.2 |
| Unknown-income | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total Assessment Area | 860 | 100.0 | 755 | 100.0 | 96 | 100.0 | 9 | 100.0 |
| | Percentage of Total Businesses: | | | 87.8 | | 11.2 | | 1.0 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low-income | 14 | 33.3 | 14 | 35.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate-income | 1 | 2.4 | 1 | 2.5 | 0 | 0.0 | 0 | 0.0 |
| Middle-income | 16 | 38.1 | 15 | 37.5 | 1 | 50.0 | 0 | 0.0 |
| Upper-income | 11 | 26.2 | 10 | 25.0 | 1 | 50.0 | 0 | 0.0 |
| Unknown-income | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total Assessment Area | 42 | 100.0 | 40 | 100.0 | 2 | 100.0 | 0 | 0.0 |
| | Percentage of Total Farms: | | | 95.2 | | 4.8 | | 0.0 |

2020 FFIEC Census Data and 2020 D&B Information

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

BPPR lending levels reflected good responsiveness to assessment area credit needs and a substantial majority of loans were made in the bank's AA. The geographic distribution of loans reflected good penetration throughout the AA, while the distribution of borrowers reflected, given the product lines offered, adequate penetration among customers of different income levels and businesses of different sizes. The bank exhibited an adequate record of serving the credit needs of low-income individuals and areas and very small businesses and farms. The bank made a relatively high level of CD loans and the bank made use of innovative and/or flexible lending practices in serving AA credit needs.

Lending Activity

BPPR's lending activity demonstrated good responsiveness to the retail credit needs of the MSA 10380 (Aguadilla-Isabela, PR). BPPR originated 430 home purchase, 123 refinance, 10 home improvement, 3,616 small business, and 177 small farm loans during the evaluation period in this assessment area. BPPR ranked first in deposit market share throughout the evaluation period. In 2020, BPPR ranked first in HMDA lending out of 39 reporting institutions and ranked first in small business and small farm lending out of 18 CRA reporting institutions.

BPPR's volume trends during the evaluation period indicated an annualized increase of 58.1% in total lending while HMDA lending decreased by 18.5%, small business lending increased by 109.9%, and small farm lending increased by 213.3% in the assessment area. BPPR's overall loan, HMDA, and small farm loan volumes reflected increases in lending in the assessment area than the aggregate over the same period.

Geographic Distribution of Loans

Banco Popular PR's overall geographic distribution of HMDA-related and small business loans reflected good penetration throughout the MSA 10380 (Aguadilla-Isabela, PR) assessment area based on good lending penetration in LMI geographies for home purchase, home improvement, small business, and small farm loans, and adequate lending penetration in LMI geographies for refinance loans.

Opportunities for HMDA lending in low-income census tracts were impacted by a poverty rate of 49.8% based on the 2015 ACS.

Gap Analysis

Banco Popular's responsiveness to meeting the needs of its community was evaluated through an analysis of gaps in lending in LMI census tracts. In each year, the bank's penetration rate in LMI census tracts were 100%. The following table is a summary of the analysis of lending gaps in the assessment area.

| |
|---|
| Lending Gap Analysis - MSA 10380 (Aguadilla-Isabela, PR) |
|---|

| Tract Income Levels | Number of Tracts | Tracts with no Loans | Penetration |
|---------------------|------------------|----------------------|-------------|
| 2019 | | | |
| Low | 2 | 0 | 100% |
| Moderate | 19 | 0 | 100% |
| Middle | 39 | 0 | 100% |
| Upper | 16 | 0 | 100% |
| Income Unknown | 5 | 5 | 0% |
| 2020 | | | |
| Low | 2 | 0 | 100% |
| Moderate | 19 | 0 | 100% |
| Middle | 39 | 0 | 100% |
| Upper | 16 | 0 | 100% |
| Income Unknown | 5 | 5 | 0% |

Home Purchase Loans

The geographic distribution of home purchase loans was good based on adequate penetration in low-income geographies and good penetration in moderate-income geographies. In 2020, the bank made 0.5% by number and 0.2% by dollar of home purchase loans in low-income census tracts. Home purchase lending performance in low-income census tracts was below the demographic of 0.9% of owner-occupied housing units located in low-income census tracts and below the aggregate lending which made 1.1% by number and 0.5% by dollar in low-income census tracts. In 2020, the bank made 18.6% of home purchase loans by number and 14.8% by dollar in moderate-income census tracts. The bank's home purchase lending performance exceeded the demographic of 19.3% of owner-occupied housing units located in moderate-income census tracts and exceeded the aggregate lending which made 15.4% by number and 12.7% by dollar of home purchase loans in moderate-income census tracts.

In 2019, the bank made 0.4% by number and 0.2% by dollar of home purchase loans in low-income census tracts. Home purchase lending performance in low-income census tracts was significantly below the demographic of 0.9% of owner-occupied housing units located in low-income census tracts and slightly below the aggregate lending, which made 0.5% by number and 0.4% by dollar in low-income census tracts. In 2019, the bank made 12.1% of home purchase loans by number and 11.0% by dollar in moderate-income census tracts. The bank's home purchase lending performance was below the demographic of 19.3% of owner-occupied housing units located in moderate-income census tracts and was slightly below the aggregate lending which made 14.9% by number and 13.9% by dollar of home purchase loans in moderate-income census tracts.

Refinance Loans

The geographic distribution of refinance loans was adequate based on adequate penetration throughout both low- and moderate-income geographies in the assessment area. In 2020, the bank made 1.2% by number and 0.9% by dollar of refinance loans in low-income census tracts. The bank's refinance lending performance in low-income census tracts was comparable to the demographic of 0.9% of owner-occupied

housing units located in low-income census tracts and slightly below the aggregate lending which made 1.6% by number and 1.0% by dollar of refinance loans in low-income census tracts. In 2020, the bank made 12.3% by number and 11.1% by dollar of refinance loans in moderate-income census tracts. BPPR's refinance lending performance in moderate-income census tracts was below the demographic of 19.3% of owner-occupied housing units located in moderate-income census tracts and slightly below the aggregate lending which made 14.7% by number and 11.0% by dollar of refinance loans in moderate-income census tracts.

In 2019, the bank did not make any refinance loans in low-income census tracts. The bank's refinance lending performance in low-income census tracts was compared to the demographic of 0.9% of owner-occupied housing units located in low-income census tracts and the aggregate lending which made 0.9% by number and 1.3% by dollar of refinance loans in low-income census tracts. In 2019, the bank made 19.0% by number and 13.4% by dollar of refinance loans in moderate-income census tracts. BPPR's refinance lending performance in moderate-income census tracts was comparable to the 19.3% of owner-occupied housing units located in moderate-income census tracts and exceeded the aggregate lending which made 15.9% by number and 13.6% by dollar of refinance loans in moderate-income census tracts.

Home Improvement Loans

The geographic distribution of home improvement loans was good based on good penetration in moderate-income geographies in the assessment area. In 2020, the bank did not make any home improvement loans in low-income census tracts, compared to demographic of 0.9% of owner-occupied housing units located in low-income census tracts and this was comparable to the aggregate lending, which also did not make any home improvement loans in low-income census tracts. In 2020, the bank also did not make any home improvement loans in moderate-income census tracts, compared to the demographic of 19.3% of owner-occupied housing units located in moderate-income census tracts and this was comparable to the aggregate lending which again did not make any home improvement loans in moderate-income census tracts.

In 2019, the bank did not make any home improvement loans in low-income census tracts compared to demographic of 0.9% of owner-occupied housing units located in low-income census tracts and this was similar to the aggregate lending, which also did not make any home improvement loans in low-income census tracts. In 2019, the bank made 33.3% by number and 35.3% by dollar of home improvement loans in moderate-income census tracts. BPPR's home improvement lending performance in moderate-income census tracts exceeded the demographic of 19.3% of owner-occupied housing units located in moderate-income census tracts and comparable to the aggregate lending which made 30.0% by number and 35.0% by dollar of home improvement loans in moderate-income census tracts.

Small Business Loans

The geographic distribution of small business loans was good based on adequate penetration in low-income geographies and excellent penetration in moderate-income geographies throughout the assessment area. In 2020, the bank made 3.0% by number and 2.4% by dollar of small business loans in low-income census tracts. The bank's small business lending performance in low-income census tracts was significantly below the demographic of 9.8% of businesses located in low-income census tracts and comparable to the aggregate lending which made 3.1% by number and 2.3% by dollar of small business loans in low-income census tracts. In 2020, the bank made 18.2% by number and 19.5% by dollar of small business loans in moderate-

income census tracts. BPPR's small business lending performance in moderate-income census tracts exceeded the demographic of 9.7% of businesses located in moderate-income census tracts and comparable to the aggregate lending which made 17.4% by number and 19.1% by dollar of small business loans in moderate-income census tracts.

In 2019, the bank made 2.5% by number and 2.2% by dollar of small business loans in low-income census tracts. The bank's small business lending performance in low-income census tracts was below the demographic of 9.6% of businesses located in low-income census tracts and below the aggregate lending which made 3.3% by number and 2.4% by dollar of small business loans in low-income census tracts. In 2019, the bank made 19.3% by number and 21.5% by dollar of small business loans in moderate-income census tracts. BPPR's small business lending performance in moderate-income census tracts exceeded the demographic of 10.2% of businesses located in moderate-income census tracts and comparable to the aggregate lending which made 17.4% by number and 22.1% by dollar of small business loans in moderate-income census tracts.

Small Farm Loans

The geographic distribution of small farm loans was good based on good penetration in low-income geographies and excellent penetration in moderate-income geographies throughout the assessment area. In 2020, the bank made 8.8% by number and 27.6% by dollar of small farm loans in low-income census tracts. The bank's small farm lending performance in low-income census tracts was below the demographic of 33.3% of farms located in low-income census tracts and comparable to the aggregate lending which made 8.7% by number and 27.1% by dollar of small farm loans in low-income census tracts. In 2020, the bank made 27.7% by number and 39.2% by dollar of small farm loans in moderate-income census tracts. BPPR's small farm lending performance in moderate-income census tracts exceeded the demographic of 2.4% of farms located in moderate-income census tracts and comparable to the aggregate lending, which made 27.5% by number and 38.5% by dollar of small farm loans in moderate-income census tracts.

In 2019, the bank made 6.9% by number and 22.2% by dollar of small farm loans in low-income census tracts. The bank's small farm lending performance in low-income census tracts was below the demographic of 33.3% of farms located in low-income census tracts and comparable to the aggregate lending which made 6.3% by number and 16.0% by dollar of small farm loans in low-income census tracts. In 2019, the bank made 34.5% by number and 32.8% by dollar of small farm loans in moderate-income census tracts. BPPR's small farm lending performance in moderate-income census tracts exceeded the demographic of 2.4% of farms located in moderate-income census tracts and exceeded the aggregate lending, which made 31.3% by number and 23.7% by dollar of small farm loans in moderate-income census tracts.

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

The distribution of borrowers reflected, given the product lines offered, adequate penetration among customers of different income levels and businesses of different sizes. This conclusion is based on adequate distribution of home purchase, and home improvement loans to LMI borrowers, adequate distribution to small farms, and good distribution to small businesses and poor distribution of refinance loans.

Home Purchase Loans

The distribution of borrowers reflected, given the product lines offered, adequate penetration among low-income customers and adequate penetration among moderate-income customers for home purchase lending. In 2020, the bank made 0.5% by number and 0.1% by dollar to low-income borrowers which was significantly below the demographic of 26.4% of low-income families in the assessment area. Performance exceeded the aggregate lending which made 0.3% by number and comparable to the aggregate lending which made 0.1% by dollar to low-income families. The bank's home purchase lending to moderate-income borrowers was 2.5% by number and 1.4% by dollar, which was comparable to the aggregate lending which made 2.6% by number and 1.2% by dollar, and below the demographic of 14.7% moderate-income families in the assessment area.

In 2019, the bank did not make any loans to low-income borrowers. This was significantly below the demographic of 26.4% of low-income families in the assessment area and below the aggregate lending which made 0.1% by number and 0.1% by dollar to low-income families. The bank's lending to moderate-income borrowers was 2.2% by number and 1.1% by dollar, which was comparable to the aggregate performance of 2.3% by number and 1.1% by dollar, and significantly below the demographic of 14.7% moderate-income families in the assessment area.

Refinance Loans

The distribution of borrowers reflected, given the product lines offered, poor penetration among low-income customers and poor penetration among moderate-income customers for refinance lending. In 2020, the bank did not make any loans to low-income borrowers. This was below the aggregate lending which made 0.3% by number and less than that by dollar, and significantly below the demographic of 26.4% of low-income families in the assessment area. The bank also did not make any loans to moderate-income borrowers. This was significantly below the aggregate lending which made 4.1% by number and 1.9% by dollar, and below the demographic of 14.7% moderate-income families in the assessment area.

In 2019, the bank did not make any loans to low-income borrowers. This was below the aggregate lending which made 1.8% by number and 0.5% by dollar and below the demographic of 26.4% of low-income families in the assessment area. The bank's lending to moderate-income borrowers, 2.4% by number and 1.3% by dollar, was below the aggregate lending which made 5.9% by number and 2.7% by dollar, and below the demographic of 14.7% moderate-income families in the assessment area.

Home Improvement Loans

The distribution of borrowers reflected, given the product lines offered, adequate penetration among low-income customers and adequate penetration among moderate-income customers for home improvement lending. In 2020, the bank made no loans to low-income borrowers. This was comparable to the aggregate lending, which made zero loans to low-income borrowers, but below the demographic of 26.4% of low-income families in the assessment area. The bank made did not originate any home improvement loans to moderate-income borrowers. This was below the aggregate lending which made 6.3% by number and 2.1% by dollar, and below the demographic of moderate-income families in the assessment area at 14.7%.

In 2019, the bank's home improvement lending to low-income borrowers was 16.7% by number and 6.2% by dollar and exceeded the aggregate lending which made 10.0% by number and 3.9% by dollar. The bank's

performance was below the demographic of 26.4% of low-income families in the assessment area. The bank's lending to moderate-income borrowers, 16.7% by number and 11.2% by dollar, exceeded the aggregate lending which made 10.0% by number and 6.9% by dollar, and slightly above the demographic of moderate-income families in the assessment area at 14.7%.

Small Business Loans

Overall, the distribution of small business loans to businesses of different sizes was good based on good penetration among small businesses in the assessment area. In 2020, the bank originated 44.8% of loans by number and 37.4% by dollar to businesses with gross annual revenues of \$1 million or less. The bank's lending to small businesses exceeded the aggregate lending which made 39.4% by number and 33.6% by dollar and was below the demographic of 87.8% percentage of businesses in the assessment area with gross annual revenues of \$1 million or less. The bank also originated 92.7% of loans to assessment area businesses in amounts of \$100,000 or less, which are typically considered more responsive to the credit needs of very small businesses.

In 2019, the bank originated 74.9% of loans by number and 47.9% by dollar to businesses with gross annual revenues of \$1 million or less. The bank's lending to small businesses exceeded the aggregate lending which made 66.8% by number and comparable to the aggregate lending of 48.4% by dollar and was below the demographic of 86.3% percentage of businesses in the assessment area with gross annual revenues of \$1 million or less. The bank also originated 87.8% of loans to assessment area businesses in amounts of \$100,000 or less, which are typically considered more responsive to the credit needs of very small businesses.

Small Farm Loans

Overall, the distribution of small farm loans to farms of different sizes was adequate based on adequate penetration among small farms in the assessment area. In 2020, the bank originated 45.3% of loans by number and 58.7% by dollar to farms with gross annual revenues of \$1 million or less. The bank's lending to small farms was comparable to the aggregate lending which made 45.6% by number and 59.5% by dollar and was below the demographic of 95.2% of farms in the assessment area with gross annual revenues of \$1 million or less. The bank also originated 93.9% of loans to assessment area farms in amounts of \$100,000 or less, which are typically considered more responsive to the credit needs of very small businesses.

In 2019, the bank originated 82.8% of loans by number and 65.7% by dollar to farms with gross annual revenues of \$1 million or less. The bank's lending to small farms was below the aggregate lending which made 84.4% by number and 75.2% by dollar and was below the demographic of 95.2% of farms in the assessment area with gross annual revenues of \$1 million or less. The bank also originated 79.3% of loans to assessment area farms in amounts of \$100,000 or less, which are typically considered more responsive to the credit needs of very small businesses.

Community Development Lending

BPPR made a relatively high level of community development loans in the in MSA 10380 (Aguadilla-Isabela, PR) assessment area. During the evaluation period, the bank made 35 CD loans for approximately \$27.3 million, representing 2.6% of all BPPR's community development lending activity.

BPPR's CD lending volume by number primarily addressed community services. CD lending volume by dollar was primarily for revitalization and stabilization, as noted in the table.

The bank's annualized dollar amount of CD lending in in MSA 10380 (Aguadilla-Isabela, PR) increased by 25.7% from the prior exam's adequate level. However, the bank's deposits in the assessment area also significantly increased. The bank ranked below one similarly situated bank when comparing annualized community development loans to deposits within the MSA 10380 (Aguadilla-Isabela, PR) assessment area.

| CD LOANS | | |
|--|-----------|-----------------|
| MSA 10380 (Aguadilla-Isabela, PR) | | |
| PURPOSE | # | \$(000s) |
| Affordable Housing | 1 | \$714 |
| Economic Development | 3 | \$4,601 |
| Community Services | 24 | \$3,425 |
| Revitalization and Stabilization | 7 | \$18,536 |
| TOTAL | 35 | \$27,276 |

Examples of community development lending included the following:

- A \$2.3 million SBA PPP loan to maintain operations and retain jobs at a medical facility in a moderate-income census tract.
- Two \$4.5 million loans to fund repairs of critical infrastructure destroyed in the recent natural disasters in the assessment area.

INVESTMENT TEST

BPPR's performance in MSA 10380 (Aguadilla-Isabela, PR) is based on the following summary. The bank made an adequate level of qualified community development investments and grants, particularly those not routinely provided by private investors, and rarely in a leadership position. The bank made occasional use of innovative or complex investments to support community development initiatives and exhibited adequate responsiveness to credit and community development needs.

During the evaluation period, the bank made nine CD investments and grants in the assessment area totaling \$194,000. The bank's annualized amount of CD investments in MSA 10380 (Aguadilla-Isabela, PR) decreased by 14.3% from the prior exam. Examiners took into account the fact that 92.4% of the bank's investments were not limited to specific assessment areas but benefited all of Puerto Rico. This assessment area benefitted from the bank's \$190.7 million in investments in the PCC and

| CD INVESTMENTS | | |
|--|----------|-----------------|
| MSA 10380 (Aguadilla-Isabela, PR) | | |
| PURPOSE | # | \$(000s) |
| Affordable Housing | 0 | \$0 |
| Economic Development | 0 | \$0 |
| Community Services | 8 | \$169 |
| Revitalization and Stabilization | 1 | \$25 |
| TOTAL | 9 | \$194 |

Popular Mezzanine Funds, as well as the bank's investments in mortgage-backed security investments benefitting all of Puerto Rico. The bank ranked below two similarly situated banks when comparing annualized community development loans to deposits within the MSA 10380 (Aguadilla-Isabela, PR) assessment area. Examples of qualified investments included:

- A grant for \$25,000 to a community development organization that helps LMI youth in the assessment area.
- A \$20,000 grant to an organization that provides educational and social services to underserved children in the assessment area at no cost.

SERVICE TEST

BPPR's performance under the service test in MSA 10380 (Aguadilla-Isabela, PR) is based on delivery systems that were readily accessible to the bank's geographies and individuals of different income levels in the assessment area, changes in branch locations did not adversely affect accessibility, services did not vary in a way that inconvenienced the needs of the assessment area, and hours and services were tailored to the convenience and needs of its assessment area. The bank provided a relatively high level of community development services within the assessment area.

Retail Services

BPPR's delivery systems were readily accessible to all geographies of the assessment area and individuals of different income levels. BPPR had 11 branches in the assessment area, of which two, or 18.2%, were located in low- or moderate-income census tracts. This compared favorably to the 23.2% of the assessment area's households that resided in low- or moderate-income census tracts. BPPR operated a total of 50 ATMs throughout the assessment area, of which 16.0% were located in LMI geographies. Of the 50 ATMs in the assessment area, 24 were located off-site, of which three, or 12.5%, were located in LMI geographies.

BPPR's record of opening and closings of branches in the assessment area did not adversely affect the accessibility of its delivery systems, particularly to low- and moderate-income geographies and low-and moderate-income individuals. During the evaluation period, BPPR consolidated one branch located in a middle-income tract and relocated one branch located in an upper-income geography.

BPPR's hours and services were tailored to the convenience and needs of the assessment area, particularly LMI geographies and/or LMI individuals. Of the 11 branches in the MSA 10380 (Aguadilla-Isabela, PR) assessment area, all had Saturday, Sunday, or holiday hours. Of the bank's two branches in LMI census tracts, all had Saturday, Sunday, or holiday hours.

Community Development Services

BPPR provided a relatively high level of community development services within the assessment area. As presented in the table, BPPR conducted 151 community service events in the assessment area. The

services consisted of a wide variety of events related to the financial education of children and adults and providing small business technical assistance.

Examples of community development services include:

- A personal finance seminar by bank employees covering topics of financial education, financial planning, including family and finances and preparing for retirement.
- A bank employee offered a Seminar/Webinar through the Teach Children to Save Program on the topic of Financial Education and Savings.

| CD SERVICES MSA 10380 (Aguadilla-Isabela, PR) | |
|--|------------|
| Board & Committee Memberships | 0 |
| Technical Assistance | 75 |
| Seminars and Other Services | 76 |
| Total | 151 |

METROPOLITAN AREA

MSA 38660 (PONCE, PR)

(FULL REVIEW)

DESCRIPTION OF INSTITUTION'S OPERATIONS

As of December 31, 2021, the bank operated ten branches in the MSA 38660 (Ponce, PR) assessment area. The bank operated one branch in low- and moderate-income tracts. The assessment area consisted of 71 total tracts, five low-, 20 moderate-, 22 middle-, and 20 upper-income tracts, as well as four tracts with unknown-incomes.

As of June 30, 2021, the bank ranked first out of three financial institutions in the assessment area, with approximately \$1.3 billion in deposits, representing a 49.7% market share. MSA 38660 holds the third largest share of the bank's total deposits and loans; however, at only 2.4% and 5.4%, respectively, the overall impact is minimal. Primary competitors in the area included FirstBank and Oriental Bank.

PERFORMANCE CONTEXT

The following demographic and economic information were used to describe the assessment area and to evaluate the context in which BPPR operates. The information was obtained from publicly available sources, including the 2015 ACS, U.S. Department of Labor ("DOL"), D&B, FFIEC, and U.S. Department of Housing and Urban Development ("HUD").

Demographic Characteristics

The MSA 38660 assessment area included Adjuntas, Juana Díaz, Ponce, and Villalba counties. The assessment area was comprised of the entire MSA. According to the 2015 ACS, the population of the assessment area was 248,960. The assessment area consisted of 71 census tracts, of which five or 7.0% were low-income, 20 or 28.2% were moderate-income, 22 or 31.0% were middle-income, 20 or 28.2% were upper-income, and four or 5.6% were of unknown-income.

Income Characteristics

Based on the 2015 ACS data, the MSA 38660 assessment area had 61,967 families, of which 28.7% were low-income (48.9% of which were below the poverty level), 12.8% were moderate-income, 15.2% were middle-income, and 43.3% were upper-income.

The FFIEC median family incomes for the counties that comprised the MSA as of the 2015 ACS were as follows:

| MSA 38660 (Ponce, PR) - Median Family Income | | | |
|--|----------------------------------|----------------------------------|-----------------------|
| Area | 2010 Median Family Income | 2015 Median Family Income | Percent Change |
| MSA 38660 AA | \$20,272 | \$19,514 | -3.74% |
| Adjuntas Municipio, PR | \$15,903 | \$12,848 | -19.21% |
| Juana Díaz Municipio, PR | \$21,554 | \$20,788 | -3.55% |
| Ponce Municipio, PR | \$21,654 | \$19,745 | -8.82% |
| Villalba Municipio, PR | \$18,911 | \$20,495 | 8.38% |
| Puerto Rico | \$23,700 | \$22,976 | -3.05% |
| <i>Source: 2006 - 2010 U.S. Census Bureau American Community Survey 2011 - 2015 U.S. Census Bureau American Community Survey Median Family Incomes have been inflation-adjusted and are expressed in 2015 dollars.</i> | | | |

Housing Characteristics

Based on the 2015 ACS data, the MSA 38660 assessment area had 102,895 housing units, of which 56.8% were owner-occupied, 27.2% were rental, and 16.0% were vacant. Of the total housing units, 7.1% were located in low-income tracts, 24.7% in moderate-income tracts, 34.8% in middle-income tracts, 32.3% in upper-income tracts, and 1.1% in unknown-income tracts. In low-income census tracts, 31.1% of housing units were owner-occupied, 55.3% were rental units, and 13.6% were vacant. In moderate-income census tracts, 47.0% of housing units were owner-occupied, 30.9% were rental units, and 22.1% were vacant.

The median age of housing stock in the assessment area was 38 years old, with 7.4% of the stock built before 1950. According to the 2015 ACS, the median housing value in the assessment area was \$101,825 with an affordability ratio of 16.2. The median gross rent in the assessment area was \$382 per month.

| Geographic Area | 2015 Median Housing Value | 2015 Affordability Ratio | 2015 Median Gross Rent |
|--------------------------|----------------------------------|---------------------------------|-------------------------------|
| MSA 38660 AA | \$101,825 | 16.16 | \$382 |
| Adjuntas Municipio, PR | \$103,000 | 10.19 | \$361 |
| Juana Díaz Municipio, PR | \$103,700 | 17.95 | \$420 |
| Ponce Municipio, PR | \$103,000 | 15.84 | \$386 |
| Villalba Municipio, PR | \$95,800 | 18.6 | \$329 |
| Puerto Rico | \$120,500 | 16.06 | \$456 |

Housing Cost Burden

According to HUD's Comprehensive Housing Affordability Strategy data, within the assessment area, 23.4% of all rental households had rental costs that exceeded 30% of their incomes, 25.6% of low-income rental households had rental costs that exceeded 30% of their income, and 31.1% of moderate-income rental households had rental costs that exceeded 30% of their income.

According to HUD's data, within the assessment area, 20.6% of homeowners had housing costs that exceeded 30% of their incomes, 41.4% of low-income homeowners had housing costs that exceeded 30% of their income, and 22.7% of moderate-income homeowners had housing costs that exceeded 30% of their income. See the "Housing Cost Burden" table below for more details.

| MSA 38660 (Ponce, PR)- Housing Cost Burden | | | | | | |
|---|------------------------------|------------------------|--------------------|-----------------------------|------------------------|-------------------|
| Area | Cost Burden - Renters | | | Cost Burden - Owners | | |
| | Low Income | Moderate Income | All Renters | Low Income | Moderate Income | All Owners |
| MSA 38660 AA | 25.6% | 31.1% | 23.4% | 41.4% | 22.7% | 20.6% |
| Adjuntas Municipio, PR | 27.4% | 28.7% | 22.1% | 34.3% | 18.3% | 20.0% |
| Juana Díaz Municipio, PR | 23.7% | 28.9% | 20.4% | 45.7% | 23.0% | 19.7% |
| Ponce Municipio, PR | 25.2% | 34.4% | 25.1% | 42.6% | 25.4% | 22.3% |
| Villalba Municipio, PR | 32.2% | 13.0% | 16.2% | 32.4% | 7.3% | 12.8% |
| Puerto Rico | 35.1% | 41.4% | 29.5% | 41.0% | 28.8% | 23.3% |
| <i>Cost Burden is housing cost that equals 30 percent or more of household income</i> | | | | | | |
| <i>Source: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Housing Affordability Strategy</i> | | | | | | |

Labor, Employment and Economic Characteristics

According to D&B data, there were 607 businesses operating in the assessment area in 2019, of which 10.2% were located in low-income census tracts and 33.6% were located in moderate-income tracts. Of the total businesses operating in the assessment area, 78.7% were small businesses with a GAR of \$1 million or less, of which 9.8% were located in low-income geographies and 33.9% were located in moderate-income geographies.

In 2020, there were 760 businesses operating in the assessment area, of which 9.7% were located in low-income census tracts and 32.2% were located in moderate-income tracts. Of the total businesses operating in the assessment area, 82.6% were small businesses with a GAR of \$1 million or less, of which 9.2% were located in low-income geographies and 32.3% were located in moderate-income geographies.

According to the U.S. Bureau of Labor Statistics, unemployment in the assessment area was 14.5% in 2016, decreased to 12.9% in 2017, decreased to 10.8% in 2018, decreased to 10.7% in 2019, decreased to 9.4% in 2020, and decreased to 8.8% in 2021. Puerto Rico had an unemployment rate of 11.8% in 2016, decreased to 10.8% in 2017, decreased to 9.2% in 2018, decreased to 8.3% in 2019, increased to 8.9% in 2020, and decreased to 7.8% in 2021.

| MSA 38660 (Ponce, PR) - Unemployment Rates | | | | | | |
|---|-------------|-------------|-------------|-------------|-------------|-------------|
| Area | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 |
| MSA 38660 AA | 14.5% | 12.9% | 10.8% | 10.7% | 9.4% | 8.8% |
| Adjuntas Municipio, PR | 16.8% | 15.1% | 13.7% | 15.3% | 12.8% | 13.0% |
| Juana Díaz Municipio, PR | 14.5% | 12.9% | 10.5% | 9.9% | 8.1% | 7.2% |
| Ponce Municipio, PR | 13.4% | 11.6% | 9.8% | 9.7% | 9.0% | 8.5% |
| Villalba Municipio, PR | 20.2% | 19.4% | 15.8% | 15.8% | 12.1% | 12.1% |
| Puerto Rico | 11.8% | 10.8% | 9.2% | 8.3% | 8.9% | 7.8% |
| <i>Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics</i> | | | | | | |

The subsequent table provides a summary of the Assessment Area Demographics for MSA 38660 (Ponce, PR):

MSA 38660 – Combined Demographics

| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
|------------------------------|-------------------------------|-------------------------------|---------------------------------|--------------|--|-------------|----------------------------------|--------------|
| | # | % | # | % | # | % | # | % |
| Low-income | 5 | 7.0 | 4,342 | 7.0 | 3,408 | 78.5 | 17,778 | 28.7 |
| Moderate-income | 20 | 28.2 | 13,360 | 21.6 | 8,570 | 64.1 | 7,945 | 12.8 |
| Middle-income | 22 | 31.0 | 23,162 | 37.4 | 11,186 | 48.3 | 9,429 | 15.2 |
| Upper-income | 20 | 28.2 | 20,720 | 33.4 | 6,837 | 33.0 | 26,815 | 43.3 |
| Unknown-income | 4 | 5.6 | 383 | 0.6 | 279 | 72.8 | 0 | 0.0 |
| Total Assessment Area | 71 | 100.0 | 61,967 | 100.0 | 30,280 | 48.9 | 61,967 | 100.0 |
| | Housing Units by Tract | Housing Types by Tract | | | | | | |
| | | Owner-Occupied | | | Rental | | Vacant | |
| | | # | % | % | # | % | # | % |
| Low-income | 7,297 | 2,271 | 3.9 | 31.1 | 4,037 | 55.3 | 989 | 13.6 |
| Moderate-income | 25,406 | 11,931 | 20.4 | 47.0 | 7,858 | 30.9 | 5,617 | 22.1 |
| Middle-income | 35,793 | 22,169 | 37.9 | 61.9 | 8,502 | 23.8 | 5,122 | 14.3 |
| Upper-income | 33,225 | 21,869 | 37.4 | 65.8 | 6,983 | 21.0 | 4,373 | 13.2 |
| Unknown-income | 1,174 | 249 | 0.4 | 21.2 | 572 | 48.7 | 353 | 30.1 |
| Total Assessment Area | 102,895 | 58,489 | 100.0 | 56.8 | 27,952 | 27.2 | 16,454 | 16.0 |

| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
|------------------------------|--|--------------|------------------------------------|--------------|------------------|--------------|----------------------|--------------|
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low-income | 74 | 9.7 | 58 | 9.2 | 16 | 12.6 | 0 | 0.0 |
| Moderate-income | 245 | 32.2 | 203 | 32.3 | 39 | 30.7 | 3 | 60.0 |
| Middle-income | 183 | 24.1 | 148 | 23.6 | 34 | 26.8 | 1 | 20.0 |
| Upper-income | 228 | 30.0 | 193 | 30.7 | 34 | 26.8 | 1 | 20.0 |
| Unknown-income | 30 | 3.9 | 26 | 4.1 | 4 | 3.1 | 0 | 0.0 |
| Total Assessment Area | 760 | 100.0 | 628 | 100.0 | 127 | 100.0 | 5 | 100.0 |
| | Percentage of Total Businesses: | | | 82.6 | | 16.7 | | 0.7 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low-income | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate-income | 4 | 30.8 | 4 | 33.3 | 0 | 0.0 | 0 | 0.0 |
| Middle-income | 3 | 23.1 | 3 | 25.0 | 0 | 0.0 | 0 | 0.0 |
| Upper-income | 6 | 46.2 | 5 | 41.7 | 1 | 100.0 | 0 | 0.0 |
| Unknown-income | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total Assessment Area | 13 | 100.0 | 12 | 100.0 | 1 | 100.0 | 0 | 0.0 |
| | Percentage of Total Farms: | | | 92.3 | | 7.7 | | 0.0 |

2020 FFIEC Census Data and 2020 D&B Information

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

BPPR lending levels reflected good responsiveness to assessment area credit needs and a substantial majority of loans were made in the bank's AA. The geographic distribution of loans reflected adequate penetration throughout the AA while the distribution of borrowers reflected, given the product lines offered, adequate penetration among customers of different income levels and businesses of different sizes. The bank exhibited an adequate record of serving the credit needs of low-income individuals and areas and very small businesses. The bank made an adequate level of CD loans and the bank made use of innovative and/or flexible lending practices in serving AA credit needs.

Lending Activity

BPPR's lending activity demonstrated good responsiveness to the retail credit needs of the MSA 38660 (Ponce, PR). During the evaluation period, BPPR originated 310 home purchase, 91 refinance, five home improvement, 2,540 small business, and 43 small farm loans in the assessment area. BPPR ranked first in deposit market share throughout the evaluation period. In 2020, BPPR ranked first in HMDA lending out

of 30 reporting institutions and ranked first in small business and small farm lending out of 23 CRA reporting institutions.

Volume trends during the evaluation period indicate an annualized increase of 30.4% in total lending while HMDA lending decreased by 16.3%, small business lending increased by 73.4%, and small farm lending increased by 38.7% in the assessment area. BPPR's loan volume trend in the assessment area showed a greater increase in HMDA lending and CRA lending than the aggregate over the same period.

Geographic Distribution of Loans

Banco Popular PR's overall geographic distribution of HMDA-related, small business, and small farm loans was adequate based on adequate penetration in low- and moderate-income geographies throughout the MSA 38660 (Ponce, PR) assessment area. Lending penetration in LMI tracts was adequate for home purchase, home improvement, small business, and small farm loans, while lending penetration in LMI tracts was poor for refinance loans.

Gap Analysis

Banco Popular's responsiveness to meeting the needs of its community was evaluated through an analysis of gaps in lending in LMI census tracts. In each year, the bank's penetration rate in LMI census tracts exceeded 80.0%. The following table is a summary of the analysis of lending gaps in the assessment area.

| Lending Gap Analysis - MSA 38660 (Ponce, PR) | | | |
|--|------------------|----------------------|-------------|
| Tract Income Levels | Number of Tracts | Tracts with no Loans | Penetration |
| 2019 | | | |
| Low | 5 | 0 | 100% |
| Moderate | 20 | 3 | 85% |
| Middle | 22 | 1 | 95% |
| Upper | 20 | 0 | 100% |
| Income Unknown | 4 | 3 | 25% |
| 2020 | | | |
| Low | 5 | 0 | 100% |
| Moderate | 20 | 0 | 100% |
| Middle | 22 | 0 | 100% |
| Upper | 20 | 0 | 100% |
| Income Unknown | 4 | 3 | 25% |

Home Purchase Loans

The geographic distribution of home purchase loans was adequate based on good penetration in low-income geographies and adequate penetration in moderate-income geographies in the assessment area. In 2020, the

bank made 2.2% by number and 0.8% by dollar of its home purchase loans in low-income census tracts. Home purchase lending performance in low-income census tracts was below the demographic of 3.9% of owner-occupied housing units located in low-income census tracts and below the aggregate lending which made 3.1% by number and 1.8% by dollar in low-income census tracts. In 2020, the bank made 6.5% of home purchase loans by number and 5.6% by dollar in moderate-income census tracts. The bank's home purchase lending performance was below the demographic of 20.4% of owner-occupied housing units located in moderate-income census tracts and was below the aggregate lending which made 10.0% by number and 7.8% by dollar of home purchase loans in moderate-income census tracts.

In 2019, the bank made 2.3% by number and 1.4% by dollar of its home purchase loans in low-income census tracts. Home purchase lending performance in low-income census tracts was below the demographic of 3.9% of owner-occupied housing units located in low-income census tracts and comparable to the aggregate lending which made 1.5% by number and 0.9% by dollar in low-income census tracts. In 2019, the bank made 9.9% of home purchase loans by number and 7.3% by dollar in moderate-income census tracts. The bank's home purchase lending performance was below the demographic of 20.4% of owner-occupied housing units located in moderate-income census tracts and was slightly below the aggregate lending which made 12.3% by number and 11.0% by dollar of home purchase loans in moderate-income census tracts.

Refinance Loans

The geographic distribution of refinance loans was poor based on poor penetration in both low- and moderate-income geographies in the assessment area. In 2020, the bank made 1.8% by number and 0.7% by dollar of refinance loans in low-income census tracts. The bank's refinance lending performance in low-income census tracts was below the demographic of 3.9% of owner-occupied housing units located in low-income census tracts and below the aggregate lending which made 3.0% by number and 4.1% by dollar of refinance loans in low-income census tracts. In 2020, the bank made 3.6% by number and 2.5% by dollar of refinance loans in moderate-income census tracts. BPPR's refinance lending performance in moderate-income census tracts was below the demographic of 20.4% of owner-occupied housing units located in moderate-income census tracts and below the aggregate lending which made 8.0% by number and 4.9% by dollar of refinance loans in moderate-income census tracts.

In 2019, the bank did not make any refinance loans in low-income census tracts. The bank's refinance lending performance in low-income census tracts was compared to the demographic of 3.9% of owner-occupied housing units located in low-income census tracts and the aggregate lending which made 0.7% by number and 0.6% by dollar of refinance loans in low-income census tracts. In 2019, the bank made 2.9% by number and 3.8% by dollar of refinance loans in moderate-income census tracts. BPPR's refinance lending performance in moderate-income census tracts was below the demographic of 20.4% of owner-occupied housing units located in moderate-income census tracts and significantly below the aggregate lending which made 12.1% by number and 20.7% by dollar of refinance loans in moderate-income census tracts.

Home Improvement Loans

The geographic distribution of home improvement loans was adequate based on adequate penetration in low-income geographies and poor penetration in moderate-income geographies in the assessment area. In 2020, the bank made one loan which represented 33.3% by number and 9.5% by dollar of home

improvement loans in low-income census tracts. The bank's home improvement lending performance in low-income census tracts was above the demographic of 3.9% of owner-occupied housing units located in low-income census tracts and comparable to the aggregate lending which made 25.0% by number and 7.0% by dollar of home improvement loans in low-income census tracts. In 2020, the bank did not make any home improvement loans in moderate-income census tracts. BPPR's home improvement lending performance in moderate-income census tracts was compared to the demographic of 20.4% of owner-occupied housing units located in moderate-income census tracts and the aggregate lending which made 25.0% by number and 25.8% by dollar of home improvement loans in moderate-income census tracts.

In 2019, the bank did not make any home improvement loans in low-income census tracts. The bank's home improvement lending performance in low-income census tracts was significantly below the demographic of 3.9% of owner-occupied housing units located in low-income census tracts, but comparable to the aggregate lending which also did not make any home improvement loans in low-income census tracts. In 2019, the bank did not make any home improvement loans in moderate-income census tracts. BPPR's home improvement lending performance in moderate-income census tracts was compared to the demographic of 20.4% of owner-occupied housing units located in moderate-income census tracts and the aggregate lending which also did not make any home improvement loans in moderate-income census tracts.

Small Business Loans

The geographic distribution of small business loans was adequate based on adequate penetration in both low- and moderate-income geographies in the assessment area. In 2020, the bank made 4.1% by number and 7.5% by dollar of small business loans in low-income census tracts. The bank's small business lending performance in low-income census tracts was below the demographic of 9.7% of businesses located in low-income census tracts and comparable to the aggregate lending, which made 4.6% by number and 6.1% by dollar of small business loans in low-income census tracts. In 2020, the bank made 19.6% by number and 18.8% by dollar of small business loans in moderate-income census tracts. BPPR's small business lending performance in moderate-income census tracts was below the demographic of 32.2% of businesses located in moderate-income census tracts and comparable to the aggregate lending which made 20.2% by number and 19.9% by dollar of small business loans in moderate-income census tracts.

In 2019, the bank made 5.2% by number and 8.2% by dollar of small business loans in low-income census tracts. The bank's small business lending performance in low-income census tracts was below the demographic of 10.2% of businesses located in low-income census tracts and below the aggregate lending, which made 6.2% by number and 9.6% by dollar of small business loans in low-income census tracts. In 2019, the bank made 21.9% by number and 22.6% by dollar of small business loans in moderate-income census tracts. BPPR's small business lending performance in moderate-income census tracts was below the demographic of 33.6% of businesses located in moderate-income census tracts and comparable to the aggregate lending which made 20.6% by number and 21.2% by dollar of small business loans in moderate-income census tracts.

Small Farm Loans

The geographic distribution of small farm loans was adequate based on adequate penetration in moderate-income geographies in the assessment area. In 2020, the bank did not make any small farm loans in low-income census tracts as there were no small farms in low-income census tracts. In 2020, the bank made 52.5% by number and 30.4% by dollar of small farm loans in moderate-income census tracts. BPPR's small

farm lending performance in moderate-income census tracts was above the demographic of 30.8% of farms located in moderate-income census tracts and comparable to the aggregate lending, which made 52.5% by number and 30.4% by dollar of small farm loans in moderate-income census tracts.

In 2019, the bank did not make any small farm loans in low-income census tracts as there were no small farms in low-income census tracts. In 2019, the bank did not make any small farm loans in moderate-income census tracts. BPPR's small farm lending performance in moderate-income census tracts was compared to the demographic of 30.8% of farms located in moderate-income census tracts and comparable to the aggregate, which also did not make any small farm loans in moderate-income census tracts.

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

The distribution of borrowers reflected, given the product lines offered, adequate penetration among customers of different income levels and businesses of different sizes. This conclusion is based on poor distribution of home purchase and home improvement loans, adequate distribution of refinance to LMI borrowers, adequate distribution to small farms, and good distribution to small businesses throughout the assessment area.

Home Purchase Loans

Overall distribution of home purchase loans to borrowers of different income levels was poor based on poor penetration among low-income customers and poor penetration among moderate-income customers for home purchase lending in the assessment area. In 2020, the bank did not make any loans to low-income borrowers. This was compared to the demographic of 28.7% of low-income families in the assessment area and the aggregate lending which made 0.2% by number and less than that by dollar to low-income families. The bank's lending to moderate-income borrowers was 1.4% by number and 1.0% by dollar, which was below the aggregate lending of 3.6% by number and 2.2% by dollar, and significantly below the demographic of 12.8% moderate-income families in the assessment area.

In 2019, the bank did not make any loans to low-income borrowers. This was compared to the demographic of 28.7% of low-income families in the assessment area and the aggregate lending which made 0.2% by number and 0.1% by dollar of home purchase loans to low-income families. The bank's lending to moderate-income borrowers was 4.7% by number and 3.0% by dollar, which was below the aggregate lending of 5.6% by number and 3.3% by dollar, and below the demographic of 12.8% moderate-income families in the assessment area.

Refinance Loans

Overall distribution of refinance loans to borrowers of different income levels was adequate based on adequate penetration among low-income customers and adequate penetration among moderate-income customers for refinance lending. In 2020, the bank did not make any loans to low-income borrowers. This was comparable to the aggregate lending which also did not make any refinance loans to low-income borrowers. The bank's performance was compared to the demographic of 28.7% of low-income families in the assessment area. The bank also did not make any loans to moderate-income borrowers. This was compared to the aggregate lending which made 3.8% by number and 2.1% by dollar, and the demographic of 12.8% moderate-income families in the assessment area.

In 2019, the bank did not make any loans to low-income borrowers. This was compared to the aggregate lending which made 0.7% by number and 0.3% by dollar and the demographic of 28.7% of low-income families in the assessment area. In 2019, the bank made 8.6% of refinance loans by number and 4.0% by dollar to moderate-income borrowers. The bank's performance exceeded the aggregate, which made 7.1% by number and 3.9% by dollar, and below the demographic of 12.8% moderate-income families in the assessment area.

Home Improvement loans

Overall distribution of home improvement loans to borrowers of different income levels was poor based on poor penetration among low-income customers and poor penetration among moderate-income customers for home improvement lending in the assessment area. The bank did not make any home improvement loans to low- or moderate-income borrowers during the review period. Similarly, the aggregate did not make any home improvement loans to low- or moderate-income borrowers during the same period of time. The bank's performance was compared to the demographic of 28.7% of low-income families and 12.8% of moderate-income families in the assessment area.

Small Business loans

Overall, the distribution of small business loans to businesses of different sizes was good based on good penetration among small businesses in the assessment area. In 2020, the bank originated 40.1% of loans by number and 37.2% by dollar to businesses with gross annual revenues of \$1 million or less. The bank's lending to small businesses exceeded the aggregate lending of 34.4% by number and 28.2% by dollar, and significantly below the demographic of 82.6% of businesses in the assessment area with gross annual revenues of \$1 million or less. The bank also originated 91.9% of loans to assessment area businesses in amounts of \$100,000 or less, which are typically considered more responsive to the credit needs of very small businesses.

In 2019, the bank originated 71.0% of loans by number and 53.1% by dollar to businesses with gross annual revenues of \$1 million or less. The bank's lending to small businesses exceeded the aggregate lending at 58.4% by number and 46.0% by dollar, and comparable to the demographic of 78.7% of businesses in the assessment area with gross annual revenues of \$1 million or less. The bank also originated 87.6% of loans to assessment area businesses in amounts of \$100,000 or less, which are typically considered more responsive to the credit needs of very small businesses.

Small Farm loans

Overall, the distribution of small farm loans to farms of different sizes was adequate based on adequate penetration among small farms in the assessment area. In 2020, the bank originated 20.0% of loans by number and 35.2% by dollar to farms with gross annual revenues of \$1 million or less. The bank's lending to small farms was comparable to the aggregate lending which made 20.0% of loans by number and 35.2% by dollar and was below the demographic of 92.3% of farms in the assessment area with gross annual revenues of \$1 million or less. The bank also originated 100.0% of loans to assessment area farms in amounts of \$100,000 or less, which are typically considered more responsive to the credit needs of very small businesses.

In 2019, the bank originated 100% of loans by number and 100% by dollar to farms with gross annual revenues of \$1 million or less. The bank's lending to small farms was comparable to the aggregate lending, which made 100% of loans by number and 100% by dollar and exceeded the demographic of 92.3% of farms in the assessment area with gross annual revenues of \$1 million or less. The bank also originated 100.0% of loans to assessment area farms in amounts of \$100,000 or less, which are typically considered more responsive to the credit needs of very small businesses.

Community Development Lending

BPPR made an adequate level of community development loans in the MSA 38660 (Ponce, PR) assessment area. During the evaluation period, the bank made 39 CD loans for approximately \$33.0 million, representing 3.1% of all BPPR's community development lending activity.

BPPR's CD lending was primarily for community services and revitalization and stabilization, as noted in the table. The bank decreased the annualized dollar amount of CD lending in the assessment area by 64.7% from the prior exam. The bank ranked second when compared to two similarly situated banks based on annualized community development loans to deposits within the MSA 38660 (Ponce, PR) assessment area.

Examples of community development lending included the following:

- A \$6.8 million loan for a NMTC construction project of a new academic center and primary care clinic in an LMI geography.
- A \$1 million SBA PPP loan to retain 140 jobs in a moderate-income census tract during the COVID-19 pandemic.

| CD LOANS | | |
|----------------------------------|-----------|-----------------|
| MSA 38660 (Ponce, PR) | | |
| PURPOSE | # | \$(000s) |
| Affordable Housing | 0 | \$0 |
| Economic Development | 3 | \$1,265 |
| Community Services | 27 | \$16,849 |
| Revitalization and Stabilization | 9 | \$14,832 |
| TOTAL | 39 | \$32,946 |

INVESTMENT TEST

BPPR's performance in MSA 38660 (Ponce, PR) is based on the following summary. The bank made an adequate level of qualified community development investments and grants, particularly those not routinely provided by private investors, and rarely in a leadership position. The bank made occasional use of innovative or complex investments to support community development initiatives and exhibited adequate responsiveness to credit and community development needs.

During the evaluation period, the bank made 18 CD investments and grants in the assessment area totaling \$530,000. The bank's annualized amount of CD investments in the assessment area increased by 31.5% from the prior exam. However, the bank's deposits in the assessment area also significantly increased. Examiners took into account the fact that 92.4% of the bank's investments were not limited to specific assessment areas but benefited all of Puerto Rico. This assessment area benefitted from the bank's \$190.7 million in investments in the PCC and Popular Mezzanine Funds, as well as the bank's investments in mortgage-backed security investments benefitting all of Puerto Rico. The bank ranked below two similarly situated banks when comparing annualized community development loans to deposits within the MSA 38660 (Ponce, PR) assessment area.

| CD INVESTMENTS MSA 38660 (Ponce, PR) | | |
|---|-----------|-----------------|
| PURPOSE | # | \$(000s) |
| Affordable Housing | 0 | \$0 |
| Economic Development | 1 | \$53 |
| Community Services | 16 | \$422 |
| Revitalization and Stabilization | 1 | \$55 |
| TOTAL | 18 | \$530 |

Examples of qualified investments included:

- A \$52,600 grant to a foundation that focuses on entrepreneurship development initiatives offering economic development through workshops and seminars.
- A \$50,000 donation made at a fundraising event that supported community programs benefitting LMI individuals.

SERVICE TEST

BPPR's performance under the service test in MSA 38660 (Ponce, PR) is based on delivery systems that were readily accessible to the bank's geographies and individuals of different income levels in the assessment area, changes in branch locations did not adversely affect accessibility, services did not vary in a way that inconvenienced the needs of the assessment area, and hours and services were tailored to the convenience and needs of its assessment area. The bank provided a relatively high level of community development services within the assessment area.

Retail Services

BPPR's delivery systems were readily accessible to all geographies of the assessment area and individuals of different income levels. BPPR had ten branches in the assessment area, of which one, or 10.0%, was located in a moderate-income census tract, while 29.6% of the assessment area's households resided in low- or moderate-income census tracts. BPPR operated a total of 39 ATMs throughout the assessment area, of which 12.8% were located in LMI geographies. Of the ATMs in the assessment area, 22 were located off-site and 13.6% of the off-site ATMs were located in LMI geographies.

BPPR's record of opening and closings of branches in the assessment area did not adversely affect the accessibility of its delivery systems, particularly to low- and moderate-income geographies and low-and moderate-income individuals. During the evaluation period, BPPR did not open or close any branches in the assessment area.

BPPR's hours and services were tailored to the convenience and needs of the assessment area, particularly LMI geographies and/or LMI individuals. Of the ten branches in the MSA 38660 (Ponce, PR) assessment area, six, or 60.0%, had Saturday, Sunday, or holiday hours. The bank's one branch in an LMI census tracts also had Saturday, Sunday, or holiday hours.

Community Development Services

BPPR provided a relatively high level of community development services within the assessment area. As presented in the table below, BPPR conducted 181 community service events in the assessment area. The services consisted of a wide variety of events related to the financial education of children and adults and also providing small business technical assistance.

Examples of community development services include:

- The bank offered a workshop seminar through the bank's Populoso Financial Education Program, by visiting schools and communities to teach children about the importance of saving.
- A bank employee offered a seminar through the Finance at Your Fingertips Program which covered the topic of Financial Education and Savings. Finance at Your Fingertips was established by Banco Popular to create awareness about the importance on the effective management of personal finances.

| CD SERVICES MSA 38660 (Ponce, PR) | |
|--|------------|
| Board & Committee Memberships | 0 |
| Technical Assistance | 53 |
| Seminars and Other Services | 128 |
| Total | 181 |

METROPOLITAN AREA

MSA 11640 (ARECIBO, PR)

(LIMITED REVIEW)

DESCRIPTION OF INSTITUTION'S OPERATIONS

A limited evaluation of BPPR's performance in MSA 11640 (Arecibo, PR) was conducted. According to the 2015 ACS, MSA 11640 (Arecibo, PR) had 5.4% of the total population of Puerto Rico, and according to 2020 D& B information, 3.1% of all business establishments. The assessment area had an unemployment rate of 8.1% in 2021, and 45.7% of its families were below the poverty rate.

Key demographic highlights are listed on the chart below:

| Assessment Area Demographics – MSA 11640 (Arecibo, PR) | | | | |
|---|----------------------------------|-----------------|---|--|
| <i>Income Category</i> | <i>Tract Distribution</i> | | Percentage of Owner-Occupied Housing Units by Tract | Percentage of Families by Income Level |
| | <i>#</i> | <i>%</i> | | |
| Low Income | 1 | 2.2% | 0.5% | 26.2% |
| Moderate Income | 9 | 20.0% | 13.2% | 14.5% |
| Middle Income | 22 | 48.9% | 59.4% | 17.0% |
| Upper Income | 9 | 20.0% | 27.0% | 42.2% |
| Unknown | 4 | 8.9% | 0.0% | 0.0% |
| Total | 45 | 100.0% | 100.0% | 100.0% |

During the evaluation period BPPR had 4.2% of its Puerto Rico lending activity in this assessment area and maintained six branches. Three of the branches were in LMI census tracts. The six branches operating in MSA 11640 (Arecibo, PR) generated 1.7% of the bank's deposits in Puerto Rico as of June 30, 2021. BPPR was the leading bank in the assessment area (1 of 3) with 64.8% of all deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 11640 (ARECIBO, PR)

The overall lending test rating for Puerto Rico is High Satisfactory. BPPR's lending test performance in the assessment area was generally consistent this performance. During the evaluation period, the bank's lending performance reflected good geographic distribution and borrower distribution was adequate. Community Development lending performance was at a relatively high level. BPPR made 15 loans totaling \$7.7 million, representing 0.7% of all BPPR's community development loans in the assessment area during the evaluation period. Investment test performance was below the High Satisfactory performance in Puerto Rico, as the bank did not have any community development investments and made only grants and donations of \$70,000. Service test performance was consistent with the High Satisfactory rating in Puerto

Rico. The bank operated six branches in the assessment area, of which three were located in an LMI census tract. The institution provided a relatively high level of community development services in the assessment area.

Facts and data reviewed, including performance, can be found in the tables accompanying this report in Appendix A. Conclusions regarding performance, which did not impact the overall rating, are as follows:

| Assessment Area | Lending Test | Investment Test | Service Test |
|-------------------------|--------------|-----------------|--------------|
| MSA 11640 (Arecibo, PR) | Consistent | Below | Consistent |

METROPOLITAN AREA

MSA 25020 (GUAYAMA, PR)

(LIMITED REVIEW)

DESCRIPTION OF INSTITUTION'S OPERATIONS

A limited evaluation of BPPR's performance in MSA 25020 (Guayama, PR) was conducted. Located on the Caribbean coast of Puerto Rico, the assessment area has a population of 81,159 or 2.3% of the total population of Puerto Rico and 0.9% of Puerto Rico's business establishments according to 2020 D&B information. Unemployment in the MSA 25020 (Guayama, PR) assessment area was 8.5% in 2021. The assessment area also has high poverty rates with 51.4% of all families with incomes below the poverty rate.

Key demographic highlights are listed on the chart below:

| Assessment Area Demographics – MSA 25020 (Guayama, PR) | | | | |
|--|---------------------------|---------------|---|--|
| <i>Income Category</i> | <i>Tract Distribution</i> | | Percentage of Owner-Occupied Housing Units by Tract | Percentage of Families by Income Level |
| | # | % | | |
| Low Income | 1 | 5.0% | 1.5% | 24.9% |
| Moderate Income | 1 | 5.0% | 3.5% | 14.4% |
| Middle Income | 13 | 65.0% | 78.5% | 17.3% |
| Upper Income | 2 | 10.0% | 16.5% | 43.5% |
| Unknown | 3 | 15.0% | 0.0% | 0.0% |
| Total | 20 | 100.0% | 100.0% | 100.0% |

During the evaluation period BPPR had 1.4% of its Puerto Rico lending activity in this assessment area and maintained three branches. None of the branches were in LMI census tracts. The three branches operating in MSA 25020 (Guayama, PR) generated 0.6% of BPPR's deposits in Puerto Rico as of June 30, 2021. BPPR is the leading bank in the assessment area (1 of 3) with 68.5% of all deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 25020 (GUAYAMA, PR)

The overall lending test rating for Puerto Rico is High Satisfactory. BPPR's lending test performance in the assessment area was below this performance. During the evaluation period, the bank's lending reflected poor geographic distribution and borrower distribution was adequate. Community Development lending performance was at a relatively high level. BPPR originated four community development loans totaling \$29.5 million, representing 2.8% of all BPPR's community development loans in the assessment area during the evaluation period. Investment test performance was below the High Satisfactory performance in Puerto Rico, as the bank did not have any community development investments or grants and donations.

Service test performance was consistent with the High Satisfactory rating in Puerto Rico. The bank operated three branches in the assessment area, of which none were located in LMI census tracts. The institution provided a relatively high level of community development services in the assessment area.

Facts and data reviewed, including performance, can be found in the tables accompanying this report in Appendix A. Conclusions regarding performance, which did not impact the overall rating, are as follows:

| Assessment Area | Lending Test | Investment Test | Service Test |
|-------------------------|--------------|-----------------|--------------|
| MSA 25020 (Guayama, PR) | Below | Below | Consistent |

METROPOLITAN AREA

MSA 32420 (MAYAGÜEZ, PR)

(LIMITED REVIEW)

DESCRIPTION OF INSTITUTION'S OPERATIONS

A limited evaluation of Banco Popular de Puerto Rico's performance in MSA 32420 (Mayagüez, P.R.) was conducted. According to the 2015 ACS, Mayagüez has 3.1% of the total population of Puerto Rico and according to 2020 D&B information, 3.1% of all business establishments. The assessment area had an unemployment rate of 8.7% in 2021 and 43.4% of its families below the poverty rate.

Key demographic highlights are listed below:

| Assessment Area Demographics – MSA 32420 (Mayagüez, PR) | | | | |
|--|----------------------------------|-----------------|---|--|
| <i>Income Category</i> | <i>Tract Distribution</i> | | Percentage of Owner-Occupied Housing Units by Tract | Percentage of Families by Income Level |
| | <i>#</i> | <i>%</i> | | |
| Low Income | 1 | 2.9% | 1.6% | 28.2% |
| Moderate Income | 11 | 32.4% | 21.5% | 13.0% |
| Middle Income | 11 | 32.4% | 39.6% | 16.6% |
| Upper Income | 8 | 23.5% | 36.1% | 42.1% |
| Unknown | 3 | 8.8% | 1.2% | 0.0% |
| Total | 34 | 100.0% | 100.0% | 100.0% |

During the evaluation period BPPR had 3.1% of its lending activity in the MSA 32420 (Mayagüez, PR) assessment area and maintained seven branches. Four of the branches were in LMI census tracts. The seven branches operating in MSA 32420 (Mayagüez, PR) generated 1.9% of deposits in Puerto Rico as of June 30, 2021. BPPR is the leading bank in the assessment area (one of three) with 59.3% of all deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 32420 (MAYAGÜEZ, PR)

The overall lending test rating for Puerto Rico is High Satisfactory. BPPR's lending test performance in the assessment area was generally consistent with this performance. During the evaluation period, the bank's lending reflected good geographic distribution and borrower distribution was adequate. Community Development lending was at a relatively high level. BPPR originated 28 community development loans totaling \$34.1 million, representing 3.2% of all BPPR's community development loans in the assessment area during the evaluation period. Investment test performance was below the High Satisfactory

performance in Puerto Rico, as the bank did not have any community development investments and made only grants and donations of \$266,000. Service test performance was consistent with the High Satisfactory rating in Puerto Rico. The bank operated seven branches in the assessment area, of which four were located in LMI census tracts. The institution provided a relatively high level of community development services in the assessment area.

Facts and data reviewed, including performance, can be found in the tables accompanying this report in Appendix A. Conclusions regarding performance, which did not impact the overall rating, are as follows:

| Assessment Area | Lending Test | Investment Test | Service Test |
|--------------------------|--------------|-----------------|--------------|
| MSA 32420 (Mayagüez, PR) | Consistent | Below | Consistent |

METROPOLITAN AREA

MSA 41900 (SAN GERMÁN, PR)

(LIMITED REVIEW)

DESCRIPTION OF INSTITUTION'S OPERATIONS

A limited evaluation of BPPR's performance in MSA 41900 (San Germán, PR) was conducted. According to the 2015 ACS, the MSA 41900 (San Germán, PR) assessment area has 3.7% of the total population of Puerto Rico and according to 2020 D&B information, 1.9% of all business establishments in Puerto Rico. The assessment area had an unemployment rate of 8.9% in 2021 and 48.1% of its families below the poverty rate.

Key demographic highlights are listed below:

| Assessment Area Demographics – MSA 41900 (San Germán, PR) | | | | |
|---|----------------------------------|---------------|---|--|
| <i>Income Category</i> | <i>Tract Distribution</i> | | Percentage of Owner-Occupied Housing Units by Tract | Percentage of Families by Income Level |
| | # | % | | |
| Low Income | 0 | 0.0% | 0.0% | 27.5% |
| Moderate Income | 4 | 12.9% | 9.1% | 14.2% |
| Middle Income | 18 | 58.1% | 66.8% | 16.6% |
| Upper Income | 6 | 19.4% | 24.2% | 41.7% |
| Unknown | 3 | 9.7% | 0.0% | 0.0% |
| Total | 31 | 100.0% | 100.0% | 100.0% |

During the evaluation period BPPR had 3.2% of its Puerto Rico lending activity in the MSA 32420 (San Germán, PR) assessment area and maintained four branches. None of the branches were in LMI census tracts. The four branches operating in MSA 41900 (San Germán, PR) generated 1.4% of BPPR's deposits in Puerto Rico as of June 30, 2021. BPPR is the leading bank in the assessment area (one of two) with 97.74% of all deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 41900 (SAN GERMÁN, PR)

The overall lending test rating for Puerto Rico is High Satisfactory. BPPR's lending test performance in the assessment area was generally consistent with this performance. During the evaluation period, the bank's lending reflected good geographic distribution and borrower distribution was adequate. Community Development lending was at a relatively high level. BPPR originated seven community development loans totaling \$7.0 million, representing 0.7% of all BPPR's community development loans in the assessment area during the evaluation period. Investment test performance was below the High Satisfactory

performance in Puerto Rico, as the bank did not have any community development investments and made only grants and donations of \$25,000. Service test performance was consistent with the High Satisfactory rating in Puerto Rico. The bank operated four branches in the assessment area, of which none were located in LMI census tracts. The institution provided a relatively high level of community development services in the assessment area.

Facts and data reviewed, including performance, can be found in the tables accompanying this report in Appendix A. Conclusions regarding performance, which did not impact the overall rating, are as follows:

| Assessment Area | Lending Test | Investment Test | Service Test |
|----------------------------|--------------|-----------------|--------------|
| MSA 41900 (San Germán, PR) | Consistent | Below | Consistent |

METROPOLITAN AREA

MSA 49500 (YAUCO, PR)

(LIMITED REVIEW)

DESCRIPTION OF INSTITUTION'S OPERATIONS

A limited evaluation of BPPR's performance in MSA 49500 (Yauco, PR) was conducted. According to the 2015 ACS, Yauco has 2.8% of the total population of Puerto Rico and according to 2020 D&B information, 1.2% of all business establishments in Puerto Rico. The assessment area had a high unemployment rate of 11.7% in 2021 and 54.2% of its families below the poverty rate.

Key demographic highlights are listed below:

| Assessment Area Demographics – MSA 49500 (Yauco, PR) | | | | |
|--|---------------------------|---------------|---|--|
| <i>Income Category</i> | <i>Tract Distribution</i> | | Percentage of Owner-Occupied Housing Units by Tract | Percentage of Families by Income Level |
| | # | % | | |
| Low Income | 0 | 0.0% | 0.0% | 25.5% |
| Moderate Income | 3 | 9.4% | 10.6% | 14.8% |
| Middle Income | 19 | 59.4% | 66.9% | 17.0% |
| Upper Income | 7 | 21.9% | 22.4% | 42.7% |
| Unknown | 3 | 9.4% | 0.0% | 0.0% |
| Total | 32 | 100.0% | 100.0% | 100.0% |

During the evaluation period BPPR had 1.6% of its lending activity in the MSA 49500 (Yauco, PR) assessment area and maintained four branches. Two of the branches were in LMI census tracts. The four branches operating in MSA 49500 (Yauco, PR) generated 0.5% of deposits in Puerto Rico as of June 30, 2021. BPPR is the leading bank in the assessment area (one of three) with 68.3% of all deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 49500 (YAUCO, PR)

The overall lending test rating for Puerto Rico is High Satisfactory. BPPR's lending test performance in the assessment area was generally consistent with this performance. During the evaluation period, the bank's lending reflected good geographic distribution and borrower distribution was adequate. Community Development lending was poor. BPPR originated no community development loans in the assessment area during the evaluation period. Investment test performance was below the High Satisfactory performance in Puerto Rico, as the bank did not have any community development investments and made no grants and donations. Service test performance was consistent with the High Satisfactory rating in Puerto Rico. The bank operated four branches in the assessment area, of which two were located in LMI census

tracts. The institution did not provide any community development services in the assessment area. BPPR's performance in MSA 49500 (Yauco, PR) was consistent with its overall performance in Puerto Rico, which was based on performance in the full-scope assessment areas. Facts and data reviewed, including performance, can be found in the tables accompanying this report in Appendix A. Conclusions regarding performance, which did not impact the overall rating, are as follows:

| Assessment Area | Lending Test | Investment Test | Service Test |
|-----------------------|--------------|-----------------|--------------|
| MSA 49500 (Yauco, PR) | Consistent | Below | Consistent |

NON-METROPOLITAN PUERTO RICO

(LIMITED REVIEW)

DESCRIPTION OF INSTITUTION'S OPERATIONS

A limited evaluation of BPPR's performance in the Puerto Rico Non-Metropolitan ("non-metro PR") assessment area was conducted. According to the 2015 ACS, the non-metro PR assessment area has 3.5% of the total population of Puerto Rico and according to D&B information, 1.8% of all business establishments in Puerto Rico. The assessment area had an unemployment rate of 9.8% in 2021 and 48.4% of its families below the poverty rate.

Key demographic highlights are listed below:

| Assessment Area Demographics – Puerto Rico Non-Metro Assessment Area | | | | |
|--|---------------------------|---------------|---|--|
| <i>Income Category</i> | <i>Tract Distribution</i> | | Percentage of Owner-Occupied Housing Units by Tract | Percentage of Families by Income Level |
| | # | % | | |
| Low Income | 0 | 0.0% | 0.0% | 27.3% |
| Moderate Income | 7 | 21.2% | 17.3% | 14.2% |
| Middle Income | 18 | 54.5% | 65.4% | 15.7% |
| Upper Income | 4 | 12.1% | 17.4% | 42.8% |
| Unknown | 4 | 12.1% | 0.0% | 0.0% |
| Total | 33 | 100.0% | 100.0% | 100.0% |

During the evaluation period BPPR had 2.4% of its lending activity in the Puerto Rico non-metro assessment area and maintained seven branches. One of the branches was in an LMI census tract. The seven branches operating in the Puerto Rico non-metro assessment area generated 0.8% of BPPR's deposits in Puerto Rico as of June 30, 2021. BPPR was the leading bank in the assessment area (one of two) with 90.4% of all deposits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NON-METROPOLITAN PUERTO RICO

The overall lending test rating for Puerto Rico is High Satisfactory. BPPR's lending test performance in the assessment area was generally consistent with this performance. During the evaluation period, the bank's lending reflected good geographic distribution and borrower distribution was adequate. Community Development lending was at an adequate level. BPPR originated 12 community development loans totaling \$2.8 million, representing 0.3% of all BPPR's community development loans in the assessment area during the evaluation period. Investment test performance was below the High Satisfactory performance in Puerto Rico, as the bank did not have any community development investments and made only grants and donations of \$109,000. Service test performance was consistent with the High Satisfactory

rating in Puerto Rico. The bank operated seven branches in the assessment area, of which one was located in a moderate-income census tract. The institution provided a relatively high level of community development services in the assessment area.

Facts and data reviewed, including performance, can be found in the tables accompanying this report in Appendix A. Conclusions regarding performance, which did not impact the overall rating, are as follows:

| Assessment Area | Lending Test | Investment Test | Service Test |
|-----------------|--------------|-----------------|--------------|
| Non-Metro PR | Consistent | Below | Consistent |

N

U.S. VIRGIN ISLANDS

CRA RATING FOR U.S. VIRGIN ISLANDS: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

The major factors supporting the rating include:

LENDING TEST

- Lending levels reflected adequate responsiveness to assessment area credit needs.
- The geographic distribution of loans reflected adequate penetration throughout the assessment area.
- The distribution of borrowers reflected, given the product lines offered, adequate penetration among customers of different income levels and businesses of different sizes.
- Exhibited an adequate record of serving the credit needs of low-income individuals and areas and very small businesses.
- Made a relatively high level of community development loans.
- Made limited use of innovative and/or flexible lending practices in serving assessment area credit needs.

INVESTMENT TEST

- Made a significant level of qualified community development investments and grants, particularly those not routinely provided by private investors, occasionally in a leadership position.
- Made occasional use of innovative and/or complex investments to support community development initiatives.
- Exhibited good responsiveness to credit and community development needs.

SERVICE TEST

- Delivery systems were readily accessible to the bank's geographies and individuals of different income levels in its assessment area.

- Record of opening and closing of branches did not adversely affect the accessibility of its delivery systems, particularly to low- and moderate-income geographies and/or LMI individuals.
- Services were tailored to convenience and needs of its assessment area, particularly LMI geographies and/or LMI individuals.
- Provided an adequate level of community development services.

SCOPE OF EXAMINATION

Examiner evaluation of BPPR's activities in the USVI consisted of a full-scope review of its USVI assessment area. BPPR's USVI full-scope area made up 2.4% of the deposits and 1.1% of the loans originated in the USVI assessment area during the review period.

DESCRIPTION OF INSTITUTION'S OPERATIONS

BPPR operated eight retail branches in the USVI, representing 4.8% of BPPR's total branch network. Four of the branches in the USVI are located in moderate-income geographies. BPPR is one of only five banks in the USVI Non-Metropolitan assessment area. During the review period, approximately 1.1% of the bank's total loans were originated in the USVI. As of June 30, 2021, BPPR's USVI branches held \$1.9 billion in deposits, or 2.4% of the bank's total deposit volume. BPPR ranks first in deposit market share (44.5%) ahead of its principal competitor, FirstBank (30.9%). Other banks included Oriental Bank, United Fidelity Bank, FSB, and Merchants Commercial Bank.

PERFORMANCE CONTEXT

The following demographic and economic information were used to describe the assessment area and to evaluate the context in which BPPR operates. The information was obtained from publicly available sources, including the 2006 - 2010 U.S. Census Bureau American Community Survey, 2010 U.S. Census Bureau, 2015 ACS, U.S. Department of Labor ("DOL"), D&B, FFIEC, USVI Bureau of Economic Research, USVI Bureau of Labor Statistics, and U.S. Department of Housing and Urban Development ("HUD").

Demographic Characteristics

The USVI assessment area included the islands of St. Croix, St. John, and St. Thomas. The assessment area comprised all of the USVI. According to the 2015 ACS, the population of the assessment area was 106,405. The assessment area consisted of 32 census tracts, of which one or 3.1% were low-income, seven or 21.9% were moderate-income, 16 or 50.0% were middle-income, five or 15.6% were upper-income, and three or 9.4% were of unknown-income.

Income Characteristics

Based on the 2015 ACS data, the USVI assessment area had 26,237 families, of which approximately 2.2% resided in low-income geographies and 25.3% resided in moderate-income geographies. According to the 2010 census data, approximately 27.0% of families residing in the USVI assessment area were considered low-income and 12.0% were moderate-income.

The FFIEC median family incomes for the islands comprising the USVI AA as of the 2015 ACS were as follows:

| USVI - Median Family Income | | | |
|--|---------------------------|---------------------------|----------------|
| Area | 2010 Median Family Income | 2015 Median Family Income | Percent Change |
| USVI AA/Virgin Islands | \$45,058 | \$45,058 | 0.00% |
| <i>Source: 2006 - 2010 U.S. Census Bureau American Community Survey 2011 - 2015 U.S. Census Bureau American Community Survey Median Family Incomes have been inflation-adjusted and are expressed in 2015 dollars.</i> | | | |

Housing Characteristics

According to the 2010 Census, the USVI assessment area had 55,901 housing units, of which 37.0% were owner-occupied, 40.3% were rentals, and 22.7% were vacant. Of the total housing units, 1.6% were located in low-income tracts, 27.3% in moderate-income tracts, 50.7% in middle-income tracts, 20.4% in upper-income tracts, and 0.0% in unknown-income tracts.

According to the USVI Bureau of Economic Research, in 2019, the average sales price of condominiums in the USVI assessment area was \$242,175, up 15.8% from \$209,183 recorded in 2018. The St. Thomas-St. John district condominium average price was \$279,159 compared to \$200,290 one year earlier. Comparing the MFI to the average home price illustrated the challenges LMI individuals faced in obtaining affordable housing.

Housing Cost Burden: Data was not available for the USVI.

Labor, Employment and Economic Characteristics

According to D&B data, there were 1,028 businesses operating in the assessment area in 2019, of which 0.1% were located in low-income census tracts and 55.0% were located in moderate-income tracts. Of the total businesses operating in the assessment area, 82.0% were small businesses with a GAR of \$1 million or less, of which 0.1% were located in low-income geographies and 55.0% were located in moderate-income geographies.

In 2020, there were 1,614 businesses operating in the assessment area, of which 0.1% were located in low-income census tracts and 54.5% were located in moderate-income tracts. Of the total businesses operating

in the assessment area, 87.9% were small businesses with a GAR of \$1 million or less, of which 0.1% were located in low-income geographies and 54.1% were located in moderate-income geographies.

According to the USVI Bureau of Economic Research, unemployment in the assessment area was 11.1% in 2016, increased to 12.0% in 2017, decreased to 8.5% in 2018, decreased to 6.1% in 2019, increased to 8.7% in 2020, and increased to 8.8% in 2021.

According to the U.S. Bureau of Economic Analysis, the USVI economy was substantially affected by the COVID-19 pandemic due to its effects on spending by consumers, visitors, businesses, and governments. In 2020, exports of services, which historically consisted primarily of spending by visitors, decreased 43.5% and total visitor arrivals declined 58.5%, according to statistics from the USVI government. Additionally, private fixed investment decreased 27.7%, reflecting declines in business spending on construction and equipment. However, despite this decline, private-sector investment spending remained at an elevated level, supported by capital improvement projects ongoing in 2020 to resume oil refinery operations on St. Croix.

| USVI - Unemployment Rates | | | | | | |
|--|-------|-------|------|------|-------|------|
| Area | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 |
| USVI AA | 11.1% | 12.0% | 8.4% | 6.0% | 10.1% | 8.8% |
| St. Croix Island, VI | 11.1% | 11.8% | 8.2% | 5.4% | 8.6% | 9.5% |
| St. John Island/ St. Thomas Island, VI | 11.0% | 12.1% | 8.6% | 6.4% | 11.2% | 8.1% |
| <i>Source: USVI Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics</i> | | | | | | |

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN U.S. VIRGIN ISLANDS

LENDING TEST

BPPR's lending test performance was rated *Low Satisfactory*. BPPR's lending levels activity in reflected adequate responsiveness to assessment area credit needs, the geographic distribution of loans reflected adequate penetration throughout the assessment area, the distribution of borrowers reflected, given the product lines offered, adequate penetration among customers of different income levels and businesses of different sizes, and the bank made a relatively high level of CD loans and made limited use of innovative and/or flexible lending practices in serving assessment area credit needs.

Lending Activity

Lending activity reflected adequate responsiveness to assessment area credit needs. During the evaluation period, the bank originated or purchased 36 home purchase loans, 35 refinance loans, six home improvement loans, and 764 small business loans. Lending activity in the USVI represented approximately 1.0% of the bank's total lending activity evaluated during this evaluation period.

Volume trends during the evaluation period indicated an annualized decrease in home purchase lending of 14.3%. However, total HMDA-related lending slightly increased by 2.6%. Annualized small business lending increased by 591.4% in the assessment area.

While BPPR collected and provided loan data for the CRA evaluation, HMDA loan data for loans originated or purchased in the USVI are not subject to regulatory reporting requirements. As a result, aggregate analysis was not conducted for HMDA data.

Geographic Distribution of Loans

The geographic distribution of the bank's HMDA-related lending was adequate based on adequate penetration in LMI geographies, and the geographic distribution of small business lending was good based on good penetration in LMI tracts throughout the USVI assessment area.

BPPR's overall lending in the USVI is limited and HMDA-related lending volumes were insufficient to analyze on an individual product basis; therefore, HMDA-related lending was analyzed as a group and small business lending was analyzed separately. Small farm lending volumes were insufficient and excluded from the analysis. As complete demographic data from the 2010 Census is not available at the census tract level, the level of HMDA-related lending in LMI census tracts was compared to the percentage of LMI census tracts. Aggregate HMDA-related lending data were also not available for the USVI.

Home Purchase, Refinance, and Home Improvement Loans

The geographic distribution of the bank's HMDA-related lending was adequate based penetration in LMI geographies. In 2020, no HMDA-related loans were made in the assessment area's one low-income census tract, which represented 3.1% of all census tracts. The bank made 22.4% by number and 19.0% by dollar of HMDA-related loans in moderate-income census tracts, which represented 21.9% of census tracts in the assessment area.

In 2019, 3.6% by number and 1.2% by dollar of all HMDA-related loans were made in the assessment area's one low-income census tract, which represented 3.1% of all census tracts. The bank made 14.3% by number and 11.6% by dollar of HMDA-related loans in moderate-income census tracts, which represented 21.9% of census tracts in the assessment area.

Small Business Loans

The geographic distribution of small business loans was good based on penetration in both low- and moderate-income geographies in the assessment area. In 2020, the bank made 0.1% by number and 0.01% by dollar of small business loans in the assessment area's one low-income census tract, which represented 3.1% of all census tracts. The bank's small business lending performance in low-income census tracts was comparable to the demographic of 0.1% of businesses located in low-income census tracts and below the aggregate lending which made 0.2% by number and 0.3% by dollar of small business loans in low-income census tracts. The bank made 32.3% by number and 38.8% by dollar of small business loans in moderate-income census tracts, which represented 21.9% of all census tracts. BPPR's small business lending performance in moderate-income census tracts was below the demographic of 54.5% of businesses located

in moderate-income census tracts and exceeded the aggregate lending which made 27.4% by number and 35.0% by dollar of small business loans in moderate-income census tracts.

In 2019, the bank did not make any small business loans in the assessment area's one low-income census tract, which represented 3.1% of all census tracts which was comparable to the aggregate lending. The bank made 48.4% by number and 40.6% by dollar of small business loans in moderate-income census tracts, which represented 21.9% of all census tracts. BPPR's small business lending performance in moderate-income census tracts was below the demographic of 54.5% of businesses located in moderate-income census tracts but exceeded the aggregate lending which made 16.5% by number and 27.5% by dollar of small business loans in moderate-income census tracts.

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

The distribution of borrowers reflected, given the product lines offered, adequate penetration among customers of different income levels and businesses of different sizes. Overall, HMDA lending to LMI borrowers was adequate and lending to businesses with gross annual revenues of \$1 million or less was adequate.

BPPR's overall lending in the USVI is limited and HMDA-related lending volumes were insufficient to analyze on an individual product basis. Therefore, HMDA-related lending was analyzed as one product group and small business lending was analyzed separately. Aggregate HMDA lending data were not available for the USVI.

Home Purchase, Refinance, and Home Improvement Loans

The distribution of HMDA loans was adequate based on penetration among LMI borrowers in the assessment area. Considering performance context factors noted in Housing Characteristics above, BPPR's HMDA-related lending performance to low-income borrowers was adequate overall when compared to the 27.0% of families in the USVI who are low-income and to the 12% of families in the USVI who are moderate-income.

In 2020, the bank originated 2.0% by number and 0.3% by dollar of all HMDA-related loans to low-income borrowers and 2.0% by number, 0.7% by dollar, to moderate-income borrowers in the assessment area. In 2019, the bank originated 3.6% by number and 1.6% by dollar of all HMDA-related loans to low-income borrowers and 17.9% by number, 7.9% by dollar, to moderate-income borrowers in the assessment area.

Small Business Loans

The distribution of small business loans to businesses of different sizes was adequate based on penetration among small businesses in the assessment area. In 2020, the bank originated 11.3% of loans by number and 15.7% by dollar to businesses with gross annual revenues of \$1 million or less. The bank's lending to small businesses was comparable to the aggregate, which made 15.0% by number and 9.0% by dollar and below the 87.9% percentage of businesses in the assessment area with gross annual revenues of \$1 million or less. The bank also originated 90.1% of loans to assessment area businesses in amounts of \$100,000 or less, which are typically considered more responsive to the credit needs of very small businesses.

In 2019, the bank originated 57.8% of loans by number and 35.1% by dollar to businesses with gross annual revenues of \$1 million or less. The bank's lending to small businesses exceeded the aggregate, which made 38.0% by number and 29.3% by dollar and below the 82.0% percentage of businesses in the assessment area with gross annual revenues of \$1 million or less. The bank also originated 65.6% of loans to assessment area businesses in amounts of \$100,000 or less, which are typically considered more responsive to the credit needs of very small businesses.

Community Development Lending

Banco Popular made a relatively high level of community development loans in the USVI. During the evaluation period, community development lending in the USVI totaled 13 loans for \$78.7 million.

On an annualized basis, the bank increased the dollar amount of loans by 12.8% from the previous examination in which the bank originated 25 qualified loans for approximately \$107.8 million. The bank's lending was responsive to some of the community development needs within the USVI. Within the assessment area, CD lending efforts were distributed among community services and revitalization and stabilization. No loans addressed affordable housing which was identified as a significant assessment area need.

| CD LOANS U.S. Virgin Islands | | |
|----------------------------------|-----------|---------------|
| PURPOSE | # | \$(000s) |
| Affordable Housing | 0 | 0 |
| Economic Development | 0 | 0 |
| Community Services | 3 | 2,670 |
| Revitalization and Stabilization | 10 | 76,057 |
| TOTAL | 13 | 78,725 |

Examples of community development lending included the following:

- Four loans for \$36.3 million to fund critical infrastructure to be provided to LMI individuals and areas in the USVI.
- A \$30 million loan to USVI Public Finance Authority to support the local government of the USVI, ensuring the ability to continue to provide critical government services in distressed and LMI areas of the USVI.

INVESTMENT TEST

BPPR's performance in the USVI is based on the following summary and was rated *High Satisfactory*. The bank made a significant level of qualified CD investments and grants, particularly those not routinely provided by private investors, occasionally in a leadership position. The bank made occasional use of innovative and/or complex investments to support CD initiatives. The bank exhibited good responsiveness to credit and CD needs.

During the review period, the bank made 50 qualified CD investments totaling \$1.3 million in the USVI, which included 12 investments totaling \$1.0 million and 38 donations totaling \$300,000. This represented an annualized 717.2% increase in investment dollars between the previous and current examinations.

The bank's CD investments included grants to responsive and innovative programs geared towards meeting economic development needs and other community needs after the natural disasters and the COVID-19 pandemic. Examples of CD investments in the USVI included the following:

- Investments of \$1 million in MBS benefitting the USVI.
- A \$2,500 grant to the American Red Cross of the U.S. Virgin Islands to help with disaster and emergency response.
- A \$5,000 donation to a Small Business Development Center that provided technical assistance to the USVI business community.

| CD INVESTMENTS U.S. Virgin Islands | | |
|---------------------------------------|-----------|----------------|
| PURPOSE | # | \$(000s) |
| Affordable Housing | 12 | \$1,039 |
| Economic Development | 0 | \$0 |
| Community Services | 37 | \$243 |
| Revitalization and Stabilization | 1 | \$40 |
| TOTAL | 50 | \$1,322 |

SERVICE TEST

BPPR's performance under the service test in the USVI is rated *High Satisfactory* based on delivery systems that were readily accessible to the bank's geographies and individuals of different income levels in the assessment area, changes in branch locations did not adversely affect accessibility, services did not vary in a way that inconvenienced the needs of the assessment area, and hours and services were tailored to the convenience and needs of its assessment area. The bank provided an adequate level of community development services within the assessment area.

Retail Services

BPPR's delivery systems in the USVI were readily accessible to all geographies of the assessment area, when compared with the percentage of the assessment area's population residing in LMI geographies. BPPR operated eight branches in this assessment area, of which four branches, or 50.0%, were located in moderate-income areas, compared to 28.8% of the assessment area's population residing in LMI areas. Alternative delivery systems somewhat enhanced the bank's performance in this assessment area. BPPR used multiple alternative delivery systems, including bank-by-mail, internet banking, mobile banking, and 24/7/365 live customer service.

During the evaluation period, no branches were opened, closed, or relocated. BPPR's hours and services were tailored to the convenience and needs of its assessment area. During the review period, the number of branches with extended hours on Friday increased from zero to seven branches, and Saturday and holiday hours were available at three branches in this assessment area, one of which was in a moderate-income geography.

Community Development Services

BPPR provided an adequate level of community development services in the USVI. The bank provided 18 qualified CD service activities which included five board and committee memberships and provided an educational seminar to entry-level entrepreneurs, small businesses, and individuals thinking about starting a business through the Virgin Islands Small Business Development Center.

| CD SERVICES U.S. Virgin Islands | |
|--|-----------------------------|
| Activity Type | Number of Activities |
| Board & Committee Memberships | 5 |
| Technical Assistance | 2 |
| Seminars and Other Services | 11 |
| Total Community Development Services | 18 |

APPENDIX A

HMDA & Small Business Distribution Reports

| Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|----------------------------------|-------|-------|---------|-------|-------|--------|-------|-------|-----------|-------|-------|------------------------------|
| Assessment Area: MSA 41980 | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | % | % | # | #% | #% | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 30 | 1.0 | 1.7 | 2,398 | 0.5 | 1.2 | 18 | 0.6 | 1.6 | 1,876 | 0.3 | 1.1 | 1.8 |
| Moderate | 389 | 12.7 | 14.5 | 47,121 | 9.6 | 11.2 | 383 | 13.2 | 16.5 | 49,707 | 9.2 | 12.8 | 24.4 |
| Middle | 1,064 | 34.6 | 36.2 | 127,421 | 26.0 | 29.4 | 987 | 34.1 | 37.2 | 131,519 | 24.4 | 30.8 | 41.2 |
| Upper | 1,583 | 51.5 | 47.4 | 313,194 | 63.8 | 57.8 | 1,502 | 51.9 | 44.4 | 355,543 | 65.9 | 54.8 | 32.6 |
| Unknown | 6 | 0.2 | 0.3 | 815 | 0.2 | 0.3 | 4 | 0.1 | 0.3 | 839 | 0.2 | 0.4 | 0.1 |
| Total | 3,072 | 100.0 | 100.0 | 490,949 | 100.0 | 100.0 | 2,894 | 100.0 | 100.0 | 539,484 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 6 | 1.1 | 1.2 | 354 | 0.5 | 0.8 | 3 | 0.3 | 0.8 | 260 | 0.1 | 0.4 | 1.8 |
| Moderate | 65 | 12.3 | 15.7 | 10,818 | 13.9 | 14.0 | 102 | 9.0 | 12.1 | 17,682 | 7.4 | 9.4 | 24.4 |
| Middle | 186 | 35.2 | 36.1 | 19,625 | 25.2 | 29.1 | 310 | 27.3 | 30.3 | 41,099 | 17.1 | 21.8 | 41.2 |
| Upper | 270 | 51.1 | 46.4 | 46,968 | 60.3 | 55.7 | 717 | 63.1 | 56.3 | 180,137 | 75.1 | 68.0 | 32.6 |
| Unknown | 1 | 0.2 | 0.6 | 80 | 0.1 | 0.4 | 4 | 0.4 | 0.4 | 775 | 0.3 | 0.4 | 0.1 |
| Total | 528 | 100.0 | 100.0 | 77,845 | 100.0 | 100.0 | 1,136 | 100.0 | 100.0 | 239,953 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 2 | 3.6 | 2.8 | 221 | 2.5 | 2.0 | 1.8 |
| Moderate | 15 | 38.5 | 29.6 | 1,116 | 35.2 | 24.7 | 9 | 16.1 | 13.9 | 1,127 | 12.5 | 10.8 | 24.4 |
| Middle | 11 | 28.2 | 33.8 | 826 | 26.1 | 31.7 | 20 | 35.7 | 36.1 | 2,704 | 30.0 | 31.1 | 41.2 |
| Upper | 13 | 33.3 | 36.6 | 1,228 | 38.7 | 43.7 | 25 | 44.6 | 47.2 | 4,966 | 55.1 | 56.2 | 32.6 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.1 |
| Total | 39 | 100.0 | 100.0 | 3,170 | 100.0 | 100.0 | 56 | 100.0 | 100.0 | 9,018 | 100.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | Multi- family Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 1 | 20.0 | 12.5 | 10,300 | 45.0 | 44.2 | |
| Moderate | 0 | 0.0 | 10.0 | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 16.3 |
| Middle | 3 | 60.0 | 40.0 | 33,025 | 69.3 | 67.5 | 2 | 40.0 | 50.0 | 5,002 | 21.9 | 22.9 | 25.4 |
| Upper | 2 | 40.0 | 50.0 | 14,616 | 30.7 | 32.2 | 2 | 40.0 | 37.5 | 7,590 | 33.2 | 32.9 | 46.8 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 1.0 |
| Total | 5 | 100.0 | 100.0 | 47,641 | 100.0 | 100.0 | 5 | 100.0 | 100.0 | 22,892 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Low | 58 | 1.1 | 1.6 | 4,162 | 0.6 | 1.1 | 123 | 1.1 | 1.4 | 20,509 | 1.3 | 1.3 | |
| Moderate | 766 | 14.3 | 15.3 | 78,346 | 10.5 | 11.8 | 1,792 | 15.5 | 16.4 | 174,549 | 11.2 | 12.7 | 24.4 |
| Middle | 1,926 | 36.1 | 36.5 | 225,721 | 30.1 | 30.7 | 4,320 | 37.4 | 37.2 | 452,368 | 29.0 | 30.6 | 41.2 |
| Upper | 2,573 | 48.2 | 46.2 | 440,044 | 58.7 | 56.0 | 5,292 | 45.8 | 44.7 | 906,849 | 58.2 | 55.0 | 32.6 |
| Unknown | 17 | 0.3 | 0.4 | 1,263 | 0.2 | 0.4 | 23 | 0.2 | 0.3 | 3,081 | 0.2 | 0.4 | 0.1 |
| Total | 5,340 | 100.0 | 100.0 | 749,536 | 100.0 | 100.0 | 11,550 | 100.0 | 100.0 | 1,557,356 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: MSA 41980 | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|-------|-------|-------|---------|-------|-------|------------------------------|
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | % | % | # | #% | #% | \$(000) | % | % | |
| Other Purpose LOC | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 1.8 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 24.4 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 41.2 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 32.6 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.1 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Other Purpose Closed/Exempt | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 1.8 |
| Moderate | 0 | 0.0 | 13.9 | 0 | 0.0 | 10.0 | 0 | 0.0 | 16.4 | 0 | 0.0 | 13.6 | 24.4 |
| Middle | 0 | 0.0 | 39.1 | 0 | 0.0 | 30.5 | 0 | 0.0 | 32.8 | 0 | 0.0 | 27.4 | 41.2 |
| Upper | 0 | 0.0 | 46.1 | 0 | 0.0 | 58.0 | 0 | 0.0 | 50.7 | 0 | 0.0 | 59.0 | 32.6 |
| Unknown | 0 | 0.0 | 0.9 | 0 | 0.0 | 1.5 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.1 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 22 | 1.3 | 1.3 | 1,410 | 1.1 | 1.1 | 99 | 1.3 | 1.5 | 7,852 | 1.1 | 1.3 | 1.8 |
| Moderate | 297 | 17.5 | 18.8 | 19,291 | 14.8 | 16.5 | 1,298 | 17.4 | 18.0 | 106,033 | 14.2 | 15.3 | 24.4 |
| Middle | 662 | 39.0 | 38.3 | 44,824 | 34.5 | 33.6 | 3,001 | 40.2 | 40.2 | 272,044 | 36.5 | 36.6 | 41.2 |
| Upper | 705 | 41.6 | 40.5 | 64,038 | 49.3 | 47.9 | 3,046 | 40.8 | 40.0 | 358,613 | 48.1 | 46.5 | 32.6 |
| Unknown | 10 | 0.6 | 1.1 | 368 | 0.3 | 0.9 | 15 | 0.2 | 0.3 | 1,467 | 0.2 | 0.3 | 0.1 |
| Tract-Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 1,696 | 100.0 | 100.0 | 129,931 | 100.0 | 100.0 | 7,459 | 100.0 | 100.0 | 746,009 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|--|----------------------------------|-------|-------|---------|-------|-------|--------|-------|-------|-----------|-------|-------|-----------------------------|
| Assessment Area: MSA 41980 | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | \$% | \$% | # | % | % | \$(000) | \$% | \$% | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 14 | 0.5 | 0.8 | 621 | 0.1 | 0.3 | 8 | 0.3 | 0.5 | 398 | 0.1 | 0.2 | 26.5 |
| Moderate | 87 | 2.8 | 7.5 | 6,287 | 1.3 | 3.9 | 64 | 2.2 | 7.7 | 5,101 | 0.9 | 4.0 | 15.0 |
| Middle | 199 | 6.5 | 15.2 | 18,326 | 3.7 | 10.1 | 119 | 4.1 | 15.3 | 11,408 | 2.1 | 9.9 | 15.7 |
| Upper | 1,158 | 37.7 | 58.2 | 247,973 | 50.5 | 68.9 | 856 | 29.6 | 53.8 | 239,349 | 44.4 | 63.5 | 42.8 |
| Unknown | 1,614 | 52.5 | 18.2 | 217,742 | 44.4 | 16.8 | 1,847 | 63.8 | 22.7 | 283,228 | 52.5 | 22.4 | 0.0 |
| Total | 3,072 | 100.0 | 100.0 | 490,949 | 100.0 | 100.0 | 2,894 | 100.0 | 100.0 | 539,484 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 10 | 1.9 | 3.4 | 563 | 0.7 | 1.7 | 4 | 0.4 | 0.6 | 196 | 0.1 | 0.2 | 26.5 |
| Moderate | 37 | 7.0 | 9.5 | 2,673 | 3.4 | 5.5 | 25 | 2.2 | 4.3 | 2,066 | 0.9 | 2.0 | 15.0 |
| Middle | 63 | 11.9 | 16.7 | 5,379 | 6.9 | 11.1 | 68 | 6.0 | 8.3 | 6,523 | 2.7 | 4.5 | 15.7 |
| Upper | 305 | 57.8 | 56.7 | 51,930 | 66.7 | 66.6 | 718 | 63.2 | 58.5 | 174,399 | 72.7 | 67.3 | 42.8 |
| Unknown | 113 | 21.4 | 13.7 | 17,300 | 22.2 | 15.1 | 321 | 28.3 | 28.2 | 56,769 | 23.7 | 26.0 | 0.0 |
| Total | 528 | 100.0 | 100.0 | 77,845 | 100.0 | 100.0 | 1,136 | 100.0 | 100.0 | 239,953 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 3 | 7.7 | 4.2 | 165 | 5.2 | 2.8 | 1 | 1.8 | 1.4 | 29 | 0.3 | 0.3 | 26.5 |
| Moderate | 6 | 15.4 | 15.5 | 326 | 10.3 | 12.0 | 1 | 1.8 | 1.4 | 70 | 0.8 | 0.6 | 15.0 |
| Middle | 7 | 17.9 | 22.5 | 520 | 16.4 | 19.1 | 0 | 0.0 | 4.2 | 0 | 0.0 | 1.6 | 15.7 |
| Upper | 18 | 46.2 | 50.7 | 1,734 | 54.7 | 58.9 | 14 | 25.0 | 34.7 | 2,837 | 31.5 | 39.1 | 42.8 |
| Unknown | 5 | 12.8 | 7.0 | 425 | 13.4 | 7.2 | 40 | 71.4 | 58.3 | 6,082 | 67.4 | 58.4 | 0.0 |
| Total | 39 | 100.0 | 100.0 | 3,170 | 100.0 | 100.0 | 56 | 100.0 | 100.0 | 9,018 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 27 | 0.5 | 1.0 | 1,349 | 0.2 | 0.4 | 13 | 0.1 | 0.3 | 623 | 0.0 | 0.1 | 26.5 |
| Moderate | 130 | 2.4 | 6.7 | 9,286 | 1.3 | 3.7 | 90 | 0.8 | 4.2 | 7,237 | 0.5 | 2.5 | 15.0 |
| Middle | 269 | 5.0 | 13.2 | 24,225 | 3.5 | 9.3 | 187 | 1.6 | 8.3 | 17,931 | 1.2 | 6.0 | 15.7 |
| Upper | 1,481 | 27.8 | 49.4 | 301,637 | 43.0 | 62.3 | 1,588 | 13.8 | 34.1 | 416,585 | 27.1 | 46.6 | 42.8 |
| Unknown | 3,428 | 64.3 | 29.7 | 365,398 | 52.1 | 24.1 | 9,667 | 83.7 | 53.0 | 1,092,088 | 71.2 | 44.7 | 0.0 |
| Total | 5,335 | 100.0 | 100.0 | 701,895 | 100.0 | 100.0 | 11,545 | 100.0 | 100.0 | 1,534,464 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |
| Multifamily loans are not included in the borrower distribution analysis. | | | | | | | | | | | | | |

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level

| Assessment Area: MSA 41980 | | | | | | | | | | | | | |
|--|----------------------------------|-------|-------|---------|-------|-------|-------|-------|-------|---------|-------|-------|-----------------------------------|
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | % | % | # | #% | #% | \$(000) | % | % | |
| Other Purpose LOC | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 26.5 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 15.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 15.7 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 42.8 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Other Purpose Closed/Exempt | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 1.7 | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 26.5 |
| Moderate | 0 | 0.0 | 10.4 | 0 | 0.0 | 5.8 | 0 | 0.0 | 14.9 | 0 | 0.0 | 9.3 | 15.0 |
| Middle | 0 | 0.0 | 17.4 | 0 | 0.0 | 11.4 | 0 | 0.0 | 11.9 | 0 | 0.0 | 7.9 | 15.7 |
| Upper | 0 | 0.0 | 60.0 | 0 | 0.0 | 71.6 | 0 | 0.0 | 67.2 | 0 | 0.0 | 76.3 | 42.8 |
| Unknown | 0 | 0.0 | 10.4 | 0 | 0.0 | 10.5 | 0 | 0.0 | 6.0 | 0 | 0.0 | 6.6 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 26.5 |
| Moderate | 0 | 0.0 | 0.0 | 1,696 | 1.3 | 0.0 | 0 | 0.0 | 0.0 | 7,459 | 1.0 | 0.0 | 15.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 15.7 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 42.8 |
| Unknown | 1,696 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 7,459 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0.0 |
| Total | 1,696 | 100.0 | 100.0 | 129,931 | 100.0 | 100.0 | 7,459 | 100.0 | 100.0 | 746,009 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|--------|-------|-------|-----------|-------|-------|-----------------------|
| Assessment Area: MSA 41980 | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Low | 300 | 4.6 | 3.3 | 22,742 | 4.2 | 3.4 | 865 | 3.5 | 3.2 | 43,446 | 4.0 | 3.6 | 4.6 |
| Moderate | 1,362 | 20.9 | 16.4 | 107,353 | 19.9 | 17.6 | 4,477 | 18.3 | 16.9 | 194,964 | 17.9 | 17.5 | 23.0 |
| Middle | 1,912 | 29.4 | 24.0 | 148,367 | 27.5 | 27.0 | 7,069 | 28.9 | 27.4 | 287,018 | 26.4 | 25.9 | 23.5 |
| Upper | 2,881 | 44.2 | 46.8 | 253,395 | 47.0 | 49.3 | 11,889 | 48.6 | 50.1 | 547,440 | 50.4 | 51.1 | 47.6 |
| Unknown | 56 | 0.9 | 0.8 | 6,926 | 1.3 | 1.4 | 154 | 0.6 | 0.7 | 13,902 | 1.3 | 1.5 | 1.3 |
| Tract-Unknown | 0 | 0.0 | 8.5 | 0 | 0.0 | 1.3 | 0 | 0.0 | 1.7 | 0 | 0.0 | 0.4 | |
| Total | 6,511 | 100.0 | 100.0 | 538,783 | 100.0 | 100.0 | 24,454 | 100.0 | 100.0 | 1,086,770 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|--------|-------|-------|-----------|-------|-------|----------------------|
| Assessment Area: MSA 41980 | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses% |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 4,458 | 68.5 | 55.6 | 230,491 | 42.8 | 37.6 | 8,579 | 35.1 | 30.0 | 315,099 | 29.0 | 23.1 | 77.7 |
| Over \$1 Million | 1,774 | 27.2 | | 281,402 | 52.2 | | 3,219 | 13.2 | | 511,598 | 47.1 | | 21.0 |
| Revenue Unknown | 279 | 4.3 | | 26,890 | 5.0 | | 12,656 | 51.8 | | 260,073 | 23.9 | | 1.3 |
| Total | 6,511 | 100.0 | | 538,783 | 100.0 | | 24,454 | 100.0 | | 1,086,770 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 5,389 | 82.8 | 86.6 | 188,908 | 35.1 | 32.1 | 22,277 | 91.1 | 90.5 | 464,716 | 42.8 | 39.8 | |
| \$100,001 - \$250,000 | 711 | 10.9 | 7.7 | 132,626 | 24.6 | 21.8 | 1,420 | 5.8 | 6.0 | 241,558 | 22.2 | 21.8 | |
| \$250,001 - \$1 Million | 411 | 6.3 | 5.7 | 217,249 | 40.3 | 46.1 | 757 | 3.1 | 3.5 | 380,496 | 35.0 | 38.4 | |
| Total | 6,511 | 100.0 | 100.0 | 538,783 | 100.0 | 100.0 | 24,454 | 100.0 | 100.0 | 1,086,770 | 100.0 | 100.0 | |
| | | | | | | | | | | | | | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 4,072 | 91.3 | | 122,513 | 53.2 | | 8,094 | 94.3 | | 191,615 | 60.8 | | |
| \$100,001 - \$250,000 | 252 | 5.7 | | 43,615 | 18.9 | | 336 | 3.9 | | 56,083 | 17.8 | | |
| \$250,001 - \$1 Million | 134 | 3.0 | | 64,363 | 27.9 | | 149 | 1.7 | | 67,401 | 21.4 | | |
| Total | 4,458 | 100.0 | | 230,491 | 100.0 | | 8,579 | 100.0 | | 315,099 | 100.0 | | |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

Distribution of 2019 and 2020 Small Farm Lending By Income Level of Geography

| Assessment Area: MSA 41980 | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|---------------------|
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Low | 1 | 1.9 | 1.8 | 49 | 0.8 | 0.7 | 7 | 1.7 | 1.7 | 516 | 4.0 | 3.9 | 2.6 |
| Moderate | 17 | 31.5 | 35.1 | 703 | 11.2 | 14.9 | 106 | 25.2 | 25.3 | 2,332 | 18.1 | 20.3 | 43.6 |
| Middle | 21 | 38.9 | 36.8 | 2,693 | 42.9 | 41.1 | 144 | 34.2 | 34.0 | 4,917 | 38.2 | 37.2 | 29.9 |
| Upper | 15 | 27.8 | 26.3 | 2,830 | 45.1 | 43.2 | 162 | 38.5 | 38.5 | 5,082 | 39.5 | 38.5 | 23.9 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 2 | 0.5 | 0.5 | 20 | 0.2 | 0.2 | 0.0 |
| Total | 54 | 100.0 | 100.0 | 6,275 | 100.0 | 100.0 | 421 | 100.0 | 100.0 | 12,867 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Small Farm Lending By Revenue Size of Farms | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|---------------------|
| Assessment Area: MSA 41980 | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 36 | 66.7 | 66.7 | 1,619 | 25.8 | 28.1 | 109 | 25.9 | 26.2 | 2,979 | 23.2 | 25.2 | 94.9 |
| Over \$1 Million | 16 | 29.6 | | 4,439 | 70.7 | | 38 | 9.0 | | 5,198 | 40.4 | | 5.1 |
| Revenue Unknown | 2 | 3.7 | | 217 | 3.5 | | 274 | 65.1 | | 4,690 | 36.4 | | 0.0 |
| Total | 54 | 100.0 | | 6,275 | 100.0 | | 421 | 100.0 | | 12,867 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 38 | 70.4 | 70.2 | 1,446 | 23.0 | 23.8 | 390 | 92.6 | 92.4 | 6,148 | 47.8 | 46.5 | |
| \$100,001 - \$250,000 | 8 | 14.8 | 15.8 | 1,570 | 25.0 | 26.4 | 21 | 5.0 | 5.0 | 3,076 | 23.9 | 23.3 | |
| \$250,001 - \$500,000 | 8 | 14.8 | 14.0 | 3,259 | 51.9 | 49.8 | 10 | 2.4 | 2.6 | 3,643 | 28.3 | 30.2 | |
| Total | 54 | 100.0 | 100.0 | 6,275 | 100.0 | 100.0 | 421 | 100.0 | 100.0 | 12,867 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 33 | 91.7 | | 1,074 | 66.3 | | 102 | 93.6 | | 1,833 | 61.5 | | |
| \$100,001 - \$250,000 | 3 | 8.3 | | 545 | 33.7 | | 6 | 5.5 | | 757 | 25.4 | | |
| \$250,001 - \$500,000 | 0 | 0.0 | | 0 | 0.0 | | 1 | 0.9 | | 389 | 13.1 | | |
| Total | 36 | 100.0 | | 1,619 | 100.0 | | 109 | 100.0 | | 2,979 | 100.0 | | |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |
| Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | |
| Assessment Area: MSA 10380 | | | | | | | | | | | | | |

| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
|--|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|------------------------------|
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 1 | 0.4 | 0.5 | 60 | 0.2 | 0.4 | 1 | 0.5 | 1.1 | 44 | 0.2 | 0.5 | 0.9 |
| Moderate | 28 | 12.1 | 14.9 | 3,075 | 11.0 | 13.9 | 37 | 18.6 | 15.4 | 3,971 | 14.8 | 12.7 | 19.3 |
| Middle | 128 | 55.4 | 54.3 | 16,277 | 58.0 | 56.2 | 100 | 50.3 | 55.4 | 14,344 | 53.5 | 57.6 | 56.9 |
| Upper | 74 | 32.0 | 30.3 | 8,668 | 30.9 | 29.4 | 61 | 30.7 | 28.1 | 8,473 | 31.6 | 29.2 | 22.9 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 231 | 100.0 | 100.0 | 28,080 | 100.0 | 100.0 | 199 | 100.0 | 100.0 | 26,832 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.9 | 0 | 0.0 | 1.3 | 1 | 1.2 | 1.6 | 92 | 0.9 | 1.0 | 0.9 |
| Moderate | 8 | 19.0 | 15.9 | 688 | 13.4 | 13.6 | 10 | 12.3 | 14.7 | 1,084 | 11.1 | 11.0 | 19.3 |
| Middle | 22 | 52.4 | 58.6 | 2,980 | 58.2 | 60.0 | 45 | 55.6 | 58.4 | 5,445 | 55.9 | 63.1 | 56.9 |
| Upper | 12 | 28.6 | 24.5 | 1,454 | 28.4 | 25.1 | 25 | 30.9 | 25.3 | 3,122 | 32.0 | 24.9 | 22.9 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 42 | 100.0 | 100.0 | 5,122 | 100.0 | 100.0 | 81 | 100.0 | 100.0 | 9,743 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.9 |
| Moderate | 2 | 33.3 | 30.0 | 142 | 35.3 | 35.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 19.3 |
| Middle | 2 | 33.3 | 50.0 | 190 | 47.3 | 54.2 | 3 | 75.0 | 68.8 | 354 | 78.0 | 56.2 | 56.9 |
| Upper | 2 | 33.3 | 20.0 | 70 | 17.4 | 10.8 | 1 | 25.0 | 31.3 | 100 | 22.0 | 43.8 | 22.9 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 6 | 100.0 | 100.0 | 402 | 100.0 | 100.0 | 4 | 100.0 | 100.0 | 454 | 100.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 2.7 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 29.8 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 51.6 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 15.9 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Low | 2 | 0.5 | 0.7 | 107 | 0.3 | 0.7 | 2 | 0.3 | 1.0 | 136 | 0.2 | 0.6 | 0.9 |
| Moderate | 55 | 14.8 | 15.9 | 4,858 | 12.0 | 14.2 | 121 | 18.0 | 16.5 | 11,109 | 15.6 | 13.6 | 19.3 |
| Middle | 202 | 54.3 | 54.6 | 23,662 | 58.6 | 57.0 | 327 | 48.7 | 53.6 | 36,092 | 50.7 | 56.5 | 56.9 |
| Upper | 113 | 30.4 | 28.8 | 11,763 | 29.1 | 28.2 | 222 | 33.0 | 29.0 | 23,840 | 33.5 | 29.4 | 22.9 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 372 | 100.0 | 100.0 | 40,390 | 100.0 | 100.0 | 672 | 100.0 | 100.0 | 71,177 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|--|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|---|
| Assessment Area: MSA 10380 | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | ## | ## | \$(000) | 5% | 5% | # | ## | ## | \$(000) | 5% | 5% | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.1 | 1 | 0.5 | 0.3 | 28 | 0.1 | 0.1 | 26.4 |
| Moderate | 5 | 2.2 | 2.3 | 321 | 1.1 | 1.1 | 5 | 2.5 | 2.6 | 364 | 1.4 | 1.2 | 14.7 |
| Middle | 25 | 10.8 | 11.5 | 2,116 | 7.5 | 7.5 | 11 | 5.5 | 9.5 | 912 | 3.4 | 5.7 | 15.9 |
| Upper | 132 | 57.1 | 75.8 | 17,901 | 63.8 | 82.1 | 113 | 56.8 | 76.2 | 16,896 | 63.0 | 82.0 | 43.0 |
| Unknown | 69 | 29.9 | 10.2 | 7,742 | 27.6 | 9.2 | 69 | 34.7 | 11.4 | 8,632 | 32.2 | 10.9 | 0.0 |
| Total | 231 | 100.0 | 100.0 | 28,080 | 100.0 | 100.0 | 199 | 100.0 | 100.0 | 26,832 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 1.8 | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.0 | 26.4 |
| Moderate | 1 | 2.4 | 5.9 | 65 | 1.3 | 2.7 | 0 | 0.0 | 4.1 | 0 | 0.0 | 1.9 | 14.7 |
| Middle | 1 | 2.4 | 17.3 | 38 | 0.7 | 11.0 | 4 | 4.9 | 9.1 | 342 | 3.5 | 5.6 | 15.9 |
| Upper | 34 | 81.0 | 70.0 | 4,417 | 86.2 | 80.5 | 68 | 84.0 | 70.3 | 8,189 | 84.1 | 75.0 | 43.0 |
| Unknown | 6 | 14.3 | 5.0 | 602 | 11.8 | 5.4 | 9 | 11.1 | 16.3 | 1,212 | 12.4 | 17.4 | 0.0 |
| Total | 42 | 100.0 | 100.0 | 5,122 | 100.0 | 100.0 | 81 | 100.0 | 100.0 | 9,743 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 1 | 16.7 | 10.0 | 25 | 6.2 | 3.9 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 26.4 |
| Moderate | 1 | 16.7 | 10.0 | 45 | 11.2 | 6.9 | 0 | 0.0 | 6.3 | 0 | 0.0 | 2.1 | 14.7 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 6.3 | 0 | 0.0 | 4.8 | 15.9 |
| Upper | 4 | 66.7 | 80.0 | 332 | 82.6 | 89.2 | 1 | 25.0 | 68.8 | 44 | 9.7 | 73.6 | 43.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 3 | 75.0 | 18.8 | 410 | 90.3 | 19.6 | 0.0 |
| Total | 6 | 100.0 | 100.0 | 402 | 100.0 | 100.0 | 4 | 100.0 | 100.0 | 454 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 1 | 0.3 | 0.5 | 25 | 0.1 | 0.1 | 1 | 0.1 | 0.2 | 28 | 0.0 | 0.1 | 26.4 |
| Moderate | 7 | 1.9 | 2.9 | 431 | 1.1 | 1.4 | 5 | 0.7 | 2.2 | 364 | 0.5 | 1.2 | 14.7 |
| Middle | 26 | 7.0 | 11.8 | 2,154 | 5.3 | 7.9 | 15 | 2.2 | 6.6 | 1,254 | 1.8 | 4.4 | 15.9 |
| Upper | 170 | 45.7 | 66.0 | 22,650 | 56.1 | 75.3 | 182 | 27.1 | 52.8 | 25,129 | 35.3 | 62.9 | 43.0 |
| Unknown | 168 | 45.2 | 18.8 | 15,130 | 37.5 | 15.3 | 469 | 69.8 | 38.2 | 44,402 | 62.4 | 31.5 | 0.0 |
| Total | 372 | 100.0 | 100.0 | 40,390 | 100.0 | 100.0 | 672 | 100.0 | 100.0 | 71,177 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |
| Multifamily loans are not included in the borrower distribution analysis. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|--|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|---|
| Assessment Area: MSA 10380 | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| Other Purpose LOC | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 26.4 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 14.7 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 15.9 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 43.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Other Purpose Closed/Exempt | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 26.4 |
| Moderate | 0 | 0.0 | 3.8 | 0 | 0.0 | 3.6 | 0 | 0.0 | 11.1 | 0 | 0.0 | 3.9 | 14.7 |
| Middle | 0 | 0.0 | 34.6 | 0 | 0.0 | 28.7 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 15.9 |
| Upper | 0 | 0.0 | 53.8 | 0 | 0.0 | 55.6 | 0 | 0.0 | 77.8 | 0 | 0.0 | 89.3 | 43.0 |
| Unknown | 0 | 0.0 | 7.7 | 0 | 0.0 | 12.1 | 0 | 0.0 | 11.1 | 0 | 0.0 | 6.8 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 26.4 |
| Moderate | 0 | 0.0 | 0.0 | 93 | 1.4 | 0.0 | 0 | 0.0 | 0.0 | 388 | 1.1 | 0.0 | 14.7 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 15.9 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 43.0 |
| Unknown | 93 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 388 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0.0 |
| Total | 93 | 100.0 | 100.0 | 6,786 | 100.0 | 100.0 | 388 | 100.0 | 100.0 | 34,148 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|-------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: MSA 10380 | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| Low | 24 | 2.5 | 3.3 | 1,249 | 2.2 | 2.4 | 80 | 3.0 | 3.1 | 2,480 | 2.4 | 2.3 | 9.8 |
| Moderate | 182 | 19.3 | 17.4 | 12,391 | 21.5 | 22.1 | 486 | 18.2 | 17.4 | 19,873 | 19.5 | 19.1 | 9.7 |
| Middle | 516 | 54.8 | 49.4 | 31,354 | 54.3 | 52.2 | 1,453 | 54.3 | 54.1 | 53,694 | 52.7 | 53.6 | 47.2 |
| Upper | 220 | 23.4 | 21.2 | 12,759 | 22.1 | 20.8 | 655 | 24.5 | 23.9 | 25,904 | 25.4 | 24.2 | 33.4 |
| Tract- Unknown | 0 | 0.0 | 8.7 | 0 | 0.0 | 2.4 | 0 | 0.0 | 1.5 | 0 | 0.0 | 0.9 | |
| Total | 942 | 100.0 | 100.0 | 57,753 | 100.0 | 100.0 | 2,674 | 100.0 | 100.0 | 101,951 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2020 Dun & Bradstreet Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|-------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: MSA 10380 | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 706 | 74.9 | 66.8 | 27,664 | 47.9 | 48.4 | 1,198 | 44.8 | 39.4 | 38,122 | 37.4 | 33.6 | 87.8 |
| Over \$1 Million | 193 | 20.5 | | 24,843 | 43.0 | | 338 | 12.6 | | 44,350 | 43.5 | | 11.2 |
| Revenue Unknown | 43 | 4.6 | | 5,246 | 9.1 | | 1,138 | 42.6 | | 19,479 | 19.1 | | 1.0 |
| Total | 942 | 100.0 | | 57,753 | 100.0 | | 2,674 | 100.0 | | 101,951 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 827 | 87.8 | 88.1 | 23,874 | 41.3 | 38.5 | 2,478 | 92.7 | 92.6 | 48,607 | 47.7 | 47.1 | |
| \$100,001 - \$250,000 | 76 | 8.1 | 7.7 | 13,822 | 23.9 | 24.6 | 128 | 4.8 | 4.8 | 21,994 | 21.6 | 21.9 | |
| \$250,001 - \$1 Million | 39 | 4.1 | 4.2 | 20,057 | 34.7 | 37.0 | 68 | 2.5 | 2.6 | 31,350 | 30.8 | 31.0 | |
| Total | 942 | 100.0 | 100.0 | 57,753 | 100.0 | 100.0 | 2,674 | 100.0 | 100.0 | 101,951 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 659 | 93.3 | | 16,168 | 58.4 | | 1,144 | 95.5 | | 24,339 | 63.8 | | |
| \$100,001 - \$250,000 | 37 | 5.2 | | 6,480 | 23.4 | | 37 | 3.1 | | 5,753 | 15.1 | | |
| \$250,001 - \$1 Million | 10 | 1.4 | | 5,016 | 18.1 | | 17 | 1.4 | | 8,030 | 21.1 | | |
| Total | 706 | 100.0 | | 27,664 | 100.0 | | 1,198 | 100.0 | | 38,122 | 100.0 | | |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Small Farm Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|---------------------|
| Assessment Area: MSA 10380 | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| Low | 2 | 6.9 | 6.3 | 500 | 22.2 | 16.0 | 13 | 8.8 | 8.7 | 1,169 | 27.6 | 27.1 | 33.3 |
| Moderate | 10 | 34.5 | 31.3 | 740 | 32.8 | 23.7 | 41 | 27.7 | 27.5 | 1,661 | 39.2 | 38.5 | 2.4 |
| Middle | 14 | 48.3 | 53.1 | 943 | 41.9 | 58.0 | 72 | 48.6 | 49.0 | 1,179 | 27.9 | 29.3 | 38.1 |
| Upper | 3 | 10.3 | 9.4 | 70 | 3.1 | 2.2 | 22 | 14.9 | 14.8 | 224 | 5.3 | 5.2 | 26.2 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 29 | 100.0 | 100.0 | 2,253 | 100.0 | 100.0 | 148 | 100.0 | 100.0 | 4,233 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2020 Dun & Bradstreet Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Small Farm Lending By Revenue Size of Farms | | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|-------|---------------|
| Assessment Area: MSA 10380 | | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | | Total Farms % |
| | 2019 | | | | | | 2020 | | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | | |
| | # | #% | #% | \$(000) | % | % | # | #% | #% | \$(000) | % | % | | |
| By Revenue | | | | | | | | | | | | | | |
| \$1 Million or Less | 24 | 82.8 | 84.4 | 1,480 | 65.7 | 75.2 | 67 | 45.3 | 45.6 | 2,484 | 58.7 | 59.5 | 95.2 | |
| Over \$1 Million | 3 | 10.3 | | 720 | 32.0 | | 9 | 6.1 | | 762 | 18.0 | | 4.8 | |
| Revenue Unknown | 2 | 6.9 | | 53 | 2.4 | | 72 | 48.6 | | 987 | 23.3 | | 0.0 | |
| Total | 29 | 100.0 | | 2,253 | 100.0 | | 148 | 100.0 | | 4,233 | 100.0 | | 100.0 | |
| By Loan Size | | | | | | | | | | | | | | |
| \$100,000 or Less | 23 | 79.3 | 75.0 | 643 | 28.5 | 23.4 | 139 | 93.9 | 94.0 | 2,329 | 55.0 | 55.9 | | |
| \$100,001 - \$250,000 | 3 | 10.3 | 9.4 | 510 | 22.6 | 16.3 | 6 | 4.1 | 4.0 | 962 | 22.7 | 22.3 | | |
| \$250,001 - \$500,000 | 3 | 10.3 | 15.6 | 1,100 | 48.8 | 60.3 | 3 | 2.0 | 2.0 | 942 | 22.3 | 21.8 | | |
| Total | 29 | 100.0 | 100.0 | 2,253 | 100.0 | 100.0 | 148 | 100.0 | 100.0 | 4,233 | 100.0 | 100.0 | | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | | |
| \$100,000 or Less | 20 | 83.3 | | 520 | 35.1 | | 63 | 94.0 | | 1,564 | 63.0 | | | |
| \$100,001 - \$250,000 | 2 | 8.3 | | 360 | 24.3 | | 2 | 3.0 | | 320 | 12.9 | | | |
| \$250,001 - \$500,000 | 2 | 8.3 | | 600 | 40.5 | | 2 | 3.0 | | 600 | 24.2 | | | |
| Total | 24 | 100.0 | | 1,480 | 100.0 | | 67 | 100.0 | | 2,484 | 100.0 | | | |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | | |
| 2020 Dun & Bradstreet Data | | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: MSA 38660 | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|---------------------------------------|
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units (OOU) % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | ## | ## | \$(000) | ## | ## | # | ## | ## | \$(000) | ## | ## | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 4 | 2.3 | 1.5 | 243 | 1.4 | 0.9 | 3 | 2.2 | 3.1 | 146 | 0.8 | 1.8 | 3.9 |
| Moderate | 17 | 9.9 | 12.3 | 1,311 | 7.3 | 11.0 | 9 | 6.5 | 10.0 | 960 | 5.6 | 7.8 | 20.4 |
| Middle | 55 | 32.0 | 32.4 | 5,504 | 30.7 | 31.3 | 50 | 36.2 | 34.8 | 5,534 | 32.1 | 31.5 | 37.9 |
| Upper | 95 | 55.2 | 53.2 | 10,830 | 60.4 | 56.4 | 76 | 55.1 | 51.6 | 10,604 | 61.5 | 58.7 | 37.4 |
| Unknown | 1 | 0.6 | 0.7 | 45 | 0.3 | 0.4 | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.2 | 0.4 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 172 | 100.0 | 100.0 | 17,933 | 100.0 | 100.0 | 138 | 100.0 | 100.0 | 17,244 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.6 | 1 | 1.8 | 3.0 | 54 | 0.7 | 4.1 | 3.9 |
| Moderate | 1 | 2.9 | 12.1 | 131 | 3.8 | 20.7 | 2 | 3.6 | 8.0 | 208 | 2.5 | 4.9 | 20.4 |
| Middle | 15 | 42.9 | 34.0 | 1,226 | 35.2 | 28.4 | 19 | 33.9 | 35.4 | 2,038 | 24.8 | 32.5 | 37.9 |
| Upper | 18 | 51.4 | 52.5 | 2,093 | 60.0 | 50.0 | 34 | 60.7 | 53.6 | 5,934 | 72.1 | 58.4 | 37.4 |
| Unknown | 1 | 2.9 | 0.7 | 36 | 1.0 | 0.2 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.4 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 35 | 100.0 | 100.0 | 3,486 | 100.0 | 100.0 | 56 | 100.0 | 100.0 | 8,234 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 1 | 33.3 | 25.0 | 35 | 9.5 | 7.0 | 3.9 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 25.0 | 0 | 0.0 | 25.8 | 20.4 |
| Middle | 0 | 0.0 | 16.7 | 0 | 0.0 | 15.9 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 37.9 |
| Upper | 2 | 100.0 | 83.3 | 133 | 100.0 | 84.1 | 2 | 66.7 | 50.0 | 334 | 90.5 | 67.2 | 37.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.4 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 2 | 100.0 | 100.0 | 133 | 100.0 | 100.0 | 3 | 100.0 | 100.0 | 369 | 100.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | Multi- family Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total Home Mortgage Loans | | | | | | | | | | | | | OOU % |
| Low | 6 | 1.8 | 1.5 | 316 | 1.1 | 1.0 | 22 | 2.7 | 2.9 | 1,220 | 1.7 | 2.3 | |
| Moderate | 33 | 9.9 | 12.1 | 2,067 | 7.2 | 12.3 | 76 | 9.5 | 10.2 | 4,825 | 6.6 | 7.6 | |
| Middle | 115 | 34.6 | 32.8 | 9,410 | 32.6 | 31.3 | 286 | 35.6 | 35.2 | 24,351 | 33.4 | 33.0 | |
| Upper | 176 | 53.0 | 53.0 | 16,954 | 58.8 | 55.0 | 411 | 51.2 | 50.9 | 42,204 | 57.8 | 56.8 | |
| Unknown | 2 | 0.6 | 0.6 | 81 | 0.3 | 0.4 | 8 | 1.0 | 0.7 | 382 | 0.5 | 0.3 | |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 332 | 100.0 | 100.0 | 28,828 | 100.0 | 100.0 | 803 | 100.0 | 100.0 | 72,982 | 100.0 | 100.0 | |
| Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|------------------------------|
| Assessment Area: MSA 38660 | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Other Purpose LOC | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 3.9 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 20.4 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 37.9 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 37.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.4 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Other Purpose Closed/Exempt | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 3.9 |
| Moderate | 0 | 0.0 | 13.3 | 0 | 0.0 | 14.5 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 20.4 |
| Middle | 0 | 0.0 | 33.3 | 0 | 0.0 | 36.1 | 0 | 0.0 | 20.0 | 0 | 0.0 | 16.6 | 37.9 |
| Upper | 0 | 0.0 | 53.3 | 0 | 0.0 | 49.3 | 0 | 0.0 | 80.0 | 0 | 0.0 | 83.4 | 37.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.4 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 2 | 1.6 | 2.6 | 73 | 1.0 | 2.1 | 17 | 2.8 | 2.6 | 985 | 2.1 | 1.9 | 3.9 |
| Moderate | 15 | 12.2 | 11.7 | 625 | 8.6 | 9.0 | 65 | 10.7 | 11.3 | 3,657 | 7.8 | 8.8 | 20.4 |
| Middle | 45 | 36.6 | 33.8 | 2,680 | 36.8 | 35.2 | 217 | 35.8 | 35.9 | 16,779 | 35.6 | 35.7 | 37.9 |
| Upper | 61 | 49.6 | 51.3 | 3,898 | 53.6 | 52.7 | 299 | 49.3 | 49.0 | 25,332 | 53.7 | 52.9 | 37.4 |
| Unknown | 0 | 0.0 | 0.6 | 0 | 0.0 | 1.0 | 8 | 1.3 | 1.2 | 382 | 0.8 | 0.7 | 0.4 |
| Total | 123 | 100.0 | 100.0 | 7,276 | 100.0 | 100.0 | 606 | 100.0 | 100.0 | 47,135 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|--|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|---|
| Assessment Area: MSA 38660 | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| | | | | | | | | | | | | | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.0 | 28.7 |
| Moderate | 8 | 4.7 | 5.6 | 534 | 3.0 | 3.3 | 2 | 1.4 | 3.6 | 176 | 1.0 | 2.2 | 12.8 |
| Middle | 29 | 16.9 | 16.0 | 2,419 | 13.5 | 12.0 | 4 | 2.9 | 13.1 | 256 | 1.5 | 8.7 | 15.2 |
| Upper | 87 | 50.6 | 66.9 | 9,795 | 54.6 | 73.1 | 51 | 37.0 | 60.8 | 7,733 | 44.8 | 68.6 | 43.3 |
| Unknown | 48 | 27.9 | 11.3 | 5,185 | 28.9 | 11.5 | 81 | 58.7 | 22.4 | 9,079 | 52.7 | 20.5 | 0.0 |
| Total | 172 | 100.0 | 100.0 | 17,933 | 100.0 | 100.0 | 138 | 100.0 | 100.0 | 17,244 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 28.7 |
| Moderate | 3 | 8.6 | 7.1 | 140 | 4.0 | 3.9 | 0 | 0.0 | 3.8 | 0 | 0.0 | 2.1 | 12.8 |
| Middle | 3 | 8.6 | 14.2 | 167 | 4.8 | 8.2 | 4 | 7.1 | 8.0 | 259 | 3.1 | 5.1 | 15.2 |
| Upper | 28 | 80.0 | 70.2 | 3,093 | 88.7 | 79.5 | 40 | 71.4 | 53.2 | 6,080 | 73.8 | 59.5 | 43.3 |
| Unknown | 1 | 2.9 | 7.8 | 86 | 2.5 | 8.0 | 12 | 21.4 | 35.0 | 1,895 | 23.0 | 33.4 | 0.0 |
| Total | 35 | 100.0 | 100.0 | 3,486 | 100.0 | 100.0 | 56 | 100.0 | 100.0 | 8,234 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 28.7 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 12.8 |
| Middle | 0 | 0.0 | 16.7 | 0 | 0.0 | 15.9 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 15.2 |
| Upper | 2 | 100.0 | 83.3 | 133 | 100.0 | 84.1 | 0 | 0.0 | 25.0 | 0 | 0.0 | 25.8 | 43.3 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 3 | 100.0 | 75.0 | 369 | 100.0 | 74.2 | 0.0 |
| Total | 2 | 100.0 | 100.0 | 133 | 100.0 | 100.0 | 3 | 100.0 | 100.0 | 369 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.0 | 28.7 |
| Moderate | 11 | 3.3 | 4.9 | 674 | 2.3 | 3.1 | 2 | 0.2 | 2.0 | 176 | 0.2 | 1.4 | 12.8 |
| Middle | 32 | 9.6 | 13.3 | 2,586 | 9.0 | 10.4 | 8 | 1.0 | 6.6 | 515 | 0.7 | 5.2 | 15.2 |
| Upper | 117 | 35.2 | 56.3 | 13,021 | 45.2 | 66.4 | 91 | 11.3 | 32.7 | 13,813 | 18.9 | 43.6 | 43.3 |
| Unknown | 172 | 51.8 | 25.4 | 12,547 | 43.5 | 20.0 | 702 | 87.4 | 58.5 | 58,478 | 80.1 | 49.7 | 0.0 |
| Total | 332 | 100.0 | 100.0 | 28,828 | 100.0 | 100.0 | 803 | 100.0 | 100.0 | 72,982 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |
| Multifamily loans are not included in the borrower distribution analysis. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|--|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|---|
| Assessment Area: MSA 38660 | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | % | % | # | #% | #% | \$(000) | % | % | |
| Other Purpose LOC | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 28.7 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 12.8 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 15.2 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 43.3 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Other Purpose Closed/Exempt | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 28.7 |
| Moderate | 0 | 0.0 | 6.7 | 0 | 0.0 | 8.5 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 12.8 |
| Middle | 0 | 0.0 | 26.7 | 0 | 0.0 | 32.1 | 0 | 0.0 | 60.0 | 0 | 0.0 | 55.9 | 15.2 |
| Upper | 0 | 0.0 | 60.0 | 0 | 0.0 | 51.9 | 0 | 0.0 | 40.0 | 0 | 0.0 | 44.1 | 43.3 |
| Unknown | 0 | 0.0 | 6.7 | 0 | 0.0 | 7.5 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 28.7 |
| Moderate | 0 | 0.0 | 0.0 | 123 | 1.7 | 0.0 | 0 | 0.0 | 0.0 | 606 | 1.3 | 0.0 | 12.8 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 15.2 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 43.3 |
| Unknown | 123 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 606 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0.0 |
| Total | 123 | 100.0 | 100.0 | 7,276 | 100.0 | 100.0 | 606 | 100.0 | 100.0 | 47,135 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|-------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: MSA 38660 | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Low | 31 | 5.2 | 6.2 | 3,234 | 8.2 | 9.6 | 80 | 4.1 | 4.6 | 6,291 | 7.5 | 6.1 | 9.7 |
| Moderate | 131 | 21.9 | 20.6 | 8,969 | 22.6 | 21.2 | 380 | 19.6 | 20.2 | 15,745 | 18.8 | 19.9 | 32.2 |
| Middle | 159 | 26.5 | 22.0 | 10,115 | 25.5 | 23.1 | 530 | 27.3 | 25.8 | 17,892 | 21.3 | 23.5 | 24.1 |
| Upper | 264 | 44.1 | 41.1 | 16,731 | 42.2 | 42.3 | 904 | 46.6 | 45.8 | 42,144 | 50.3 | 47.3 | 30.0 |
| Unknown | 14 | 2.3 | 10.1 | 566 | 1.4 | 3.8 | 47 | 2.4 | 3.6 | 1,786 | 2.1 | 3.2 | 3.9 |
| Total | 599 | 100.0 | 100.0 | 39,615 | 100.0 | 100.0 | 1,941 | 100.0 | 100.0 | 83,858 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2020 Dun & Bradstreet Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|-------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: MSA 38660 | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 425 | 71.0 | 58.4 | 21,018 | 53.1 | 46.0 | 779 | 40.1 | 34.4 | 31,156 | 37.2 | 28.2 | 82.6 |
| Over \$1 Million | 143 | 23.9 | | 15,952 | 40.3 | | 287 | 14.8 | | 34,738 | 41.4 | | 16.7 |
| Revenue Unknown | 31 | 5.2 | | 2,645 | 6.7 | | 875 | 45.1 | | 17,964 | 21.4 | | 0.7 |
| Total | 599 | 100.0 | | 39,615 | 100.0 | | 1,941 | 100.0 | | 83,858 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 525 | 87.6 | 88.5 | 17,840 | 45.0 | 40.4 | 1,783 | 91.9 | 91.8 | 39,758 | 47.4 | 45.7 | |
| \$100,001 - \$250,000 | 49 | 8.2 | 7.5 | 8,432 | 21.3 | 21.8 | 98 | 5.0 | 5.0 | 15,821 | 18.9 | 18.4 | |
| \$250,001 - \$1 Million | 25 | 4.2 | 4.0 | 13,343 | 33.7 | 37.8 | 60 | 3.1 | 3.2 | 28,279 | 33.7 | 36.0 | |
| Total | 599 | 100.0 | 100.0 | 39,615 | 100.0 | 100.0 | 1,941 | 100.0 | 100.0 | 83,858 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 389 | 91.5 | | 11,065 | 52.6 | | 736 | 94.5 | | 17,996 | 57.8 | | |
| \$100,001 - \$250,000 | 24 | 5.6 | | 4,161 | 19.8 | | 25 | 3.2 | | 4,066 | 13.1 | | |
| \$250,001 - \$1 Million | 12 | 2.8 | | 5,792 | 27.6 | | 18 | 2.3 | | 9,094 | 29.2 | | |
| Total | 425 | 100.0 | | 21,018 | 100.0 | | 779 | 100.0 | | 31,156 | 100.0 | | |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Small Farm Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|---------------------|
| Assessment Area: MSA 38660 | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 21 | 52.5 | 52.5 | 185 | 30.4 | 30.4 | 30.8 |
| Middle | 3 | 100.0 | 75.0 | 95 | 100.0 | 96.0 | 11 | 27.5 | 27.5 | 227 | 37.3 | 37.3 | 23.1 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 8 | 20.0 | 20.0 | 196 | 32.2 | 32.2 | 46.2 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 25.0 | 0 | 0.0 | 4.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 3 | 100.0 | 100.0 | 95 | 100.0 | 100.0 | 40 | 100.0 | 100.0 | 608 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Small Farm Lending By Revenue Size of Farms | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|---------------------|
| Assessment Area: MSA 38660 | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | % | % | # | #% | #% | \$(000) | % | % | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 3 | 100.0 | 100.0 | 95 | 100.0 | 100.0 | 8 | 20.0 | 20.0 | 214 | 35.2 | 35.2 | 92.3 |
| Over \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 7.7 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0.0 | | 32 | 80.0 | | 394 | 64.8 | | 0.0 |
| Total | 3 | 100.0 | | 95 | 100.0 | | 40 | 100.0 | | 608 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 3 | 100.0 | 100.0 | 95 | 100.0 | 100.0 | 39 | 97.5 | 97.5 | 507 | 83.4 | 83.4 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 1 | 2.5 | 2.5 | 101 | 16.6 | 16.6 | |
| \$250,001 - \$500,000 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 3 | 100.0 | 100.0 | 95 | 100.0 | 100.0 | 40 | 100.0 | 100.0 | 608 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 3 | 100.0 | | 95 | 100.0 | | 8 | 100.0 | | 214 | 100.0 | | |
| \$100,001 - \$250,000 | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | |
| \$250,001 - \$500,000 | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | |
| Total | 3 | 100.0 | | 95 | 100.0 | | 8 | 100.0 | | 214 | 100.0 | | |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|---------------------------|
| Assessment Area: USVI | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | \$% | \$% | # | % | % | \$(000) | \$% | \$% | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 1 | 8.3 | 0.0 | 64 | 3.7 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 3 | 25.0 | 0.0 | 521 | 30.4 | 0.0 | 4 | 16.7 | 17.9 | 622 | 18.9 | 16.7 | 0.0 |
| Middle | 5 | 41.7 | 0.0 | 496 | 28.9 | 0.0 | 12 | 50.0 | 41.1 | 1,774 | 54.0 | 49.8 | 0.0 |
| Upper | 3 | 25.0 | 0.0 | 635 | 37.0 | 0.0 | 8 | 33.3 | 25.0 | 893 | 27.2 | 23.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 16.1 | 0 | 0.0 | 10.5 | 0.0 |
| Total | 12 | 100.0 | 0.0 | 1,715 | 100.0 | 0.0 | 24 | 100.0 | 100.0 | 3,288 | 100.0 | 100.0 | 0.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 1 | 10.0 | 0.0 | 75 | 5.1 | 0.0 | 7 | 28.0 | 46.2 | 1,487 | 19.0 | 41.8 | 0.0 |
| Middle | 8 | 80.0 | 0.0 | 1,188 | 80.6 | 0.0 | 9 | 36.0 | 38.5 | 2,846 | 36.3 | 42.1 | 0.0 |
| Upper | 1 | 10.0 | 0.0 | 212 | 14.4 | 0.0 | 9 | 36.0 | 15.4 | 3,503 | 44.7 | 16.1 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 10 | 100.0 | 0.0 | 1,475 | 100.0 | 0.0 | 25 | 100.0 | 100.0 | 7,835 | 100.0 | 100.0 | 0.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 4 | 66.7 | 0.0 | 1,313 | 67.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Upper | 2 | 33.3 | 0.0 | 648 | 33.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 6 | 100.0 | 0.0 | 1,960 | 100.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Multifamily Loans | | | | | | | | | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Low | 1 | 3.6 | 0.0 | 64 | 1.2 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 4 | 14.3 | 100.0 | 596 | 11.6 | 100.0 | 11 | 22.4 | 23.2 | 2,108 | 19.0 | 23.0 | 0.0 |
| Middle | 17 | 60.7 | 0.0 | 2,998 | 58.2 | 0.0 | 21 | 42.9 | 40.6 | 4,620 | 41.5 | 47.9 | 0.0 |
| Upper | 6 | 21.4 | 0.0 | 1,495 | 29.0 | 0.0 | 17 | 34.7 | 23.2 | 4,396 | 39.5 | 21.3 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 13.0 | 0 | 0.0 | 7.9 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 28 | 100.0 | 100.0 | 5,152 | 100.0 | 100.0 | 49 | 100.0 | 100.0 | 11,123 | 100.0 | 100.0 | 0.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|----------------------------------|-----|-------|---------|-----|-------|------|-----|-----|---------|-----|-----|------------------------------|
| Assessment Area: USVI | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Other Purpose LOC | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Other Purpose Closed/Exempt | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|--|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|--------------------------------|
| Assessment Area: USVI | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | ## | ## | \$(000) | \$% | \$% | # | ## | ## | \$(000) | \$% | \$% | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 1 | 8.3 | 0.0 | 81 | 4.7 | 0.0 | 1 | 4.2 | 0.0 | 30 | 0.9 | 0.0 | 0.0 |
| Moderate | 3 | 25.0 | 0.0 | 219 | 12.8 | 0.0 | 1 | 4.2 | 3.6 | 80 | 2.4 | 1.5 | 0.0 |
| Middle | 3 | 25.0 | 0.0 | 565 | 32.9 | 0.0 | 6 | 25.0 | 5.4 | 623 | 18.9 | 3.3 | 0.0 |
| Upper | 5 | 41.7 | 0.0 | 851 | 49.6 | 0.0 | 16 | 66.7 | 91.1 | 2,556 | 77.7 | 95.2 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 12 | 100.0 | 0.0 | 1,715 | 100.0 | 0.0 | 24 | 100.0 | 100.0 | 3,288 | 100.0 | 100.0 | 0.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 2 | 20.0 | 0.0 | 190 | 12.9 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 3 | 30.0 | 0.0 | 345 | 23.4 | 0.0 | 4 | 16.0 | 15.4 | 806 | 10.3 | 12.4 | 0.0 |
| Upper | 5 | 50.0 | 0.0 | 940 | 63.7 | 0.0 | 21 | 84.0 | 84.6 | 7,029 | 89.7 | 87.6 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 10 | 100.0 | 0.0 | 1,475 | 100.0 | 0.0 | 25 | 100.0 | 100.0 | 7,835 | 100.0 | 100.0 | 0.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Upper | 6 | 100.0 | 0.0 | 1,961 | 100.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 6 | 100.0 | 0.0 | 1,960 | 100.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 1 | 3.6 | 0.0 | 81 | 1.6 | 0.0 | 1 | 2.0 | 0.0 | 30 | 0.3 | 0.0 | 0.0 |
| Moderate | 5 | 17.9 | 0.0 | 409 | 7.9 | 0.0 | 1 | 2.0 | 2.9 | 80 | 0.7 | 1.1 | 0.0 |
| Middle | 6 | 21.4 | 0.0 | 910 | 17.7 | 0.0 | 10 | 20.4 | 7.2 | 1,429 | 12.8 | 5.6 | 0.0 |
| Upper | 16 | 57.1 | 0.0 | 3,752 | 72.8 | 0.0 | 37 | 75.5 | 89.9 | 9,585 | 86.2 | 93.3 | 0.0 |
| Unknown | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 28 | 100.0 | 100.0 | 5,152 | 100.0 | 100.0 | 49 | 100.0 | 100.0 | 11,123 | 100.0 | 100.0 | 0.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |
| Multifamily loans are not included in the borrower distribution analysis. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|--|----------------------------------|-----|-------|---------|-----|-------|------|-----|-----|---------|-----|-----|-----------------------------------|
| Assessment Area: USVI | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Other Purpose LOC | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Other Purpose Closed/Exempt | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Purpose Not Applicable | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: USVI | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 1 | 0.1 | 0.2 | 2 | 0.0 | 0.3 | 0.1 |
| Moderate | 31 | 48.4 | 16.5 | 3,863 | 40.6 | 27.5 | 226 | 32.3 | 27.4 | 11,816 | 38.8 | 35.0 | 54.5 |
| Middle | 23 | 35.9 | 17.2 | 4,510 | 47.4 | 42.4 | 352 | 50.3 | 41.7 | 14,248 | 46.7 | 46.4 | 32.6 |
| Upper | 10 | 15.6 | 4.0 | 1,142 | 12.0 | 5.0 | 121 | 17.3 | 11.6 | 4,424 | 14.5 | 12.3 | 12.9 |
| Unknown | 0 | 0.0 | 62.3 | 0 | 0.0 | 25.0 | 0 | 0.0 | 19.0 | 0 | 0.0 | 6.0 | 0.0 |
| Total | 64 | 100.0 | 100.0 | 9,515 | 100.0 | 100.0 | 700 | 100.0 | 100.0 | 30,490 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2020 Dun & Bradstreet Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: USVI | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | \$% | # | % | % | \$(000) | % | \$% | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 37 | 57.8 | 38.0 | 3,341 | 35.1 | 29.3 | 79 | 11.3 | 15.0 | 4,774 | 15.7 | 9.0 | 87.9 |
| Over \$1 Million | 24 | 37.5 | | 4,734 | 49.8 | | 59 | 8.4 | | 10,390 | 34.1 | | 10.5 |
| Revenue Unknown | 3 | 4.7 | | 1,440 | 15.1 | | 562 | 80.3 | | 15,326 | 50.3 | | 1.6 |
| Total | 64 | 100.0 | | 9,515 | 100.0 | | 700 | 100.0 | | 30,490 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 42 | 65.6 | 94.2 | 2,130 | 22.4 | 41.0 | 631 | 90.1 | 89.2 | 12,053 | 39.5 | 39.1 | |
| \$100,001 - \$250,000 | 9 | 14.1 | 2.9 | 1,577 | 16.6 | 15.6 | 46 | 6.6 | 7.5 | 7,653 | 25.1 | 26.7 | |
| \$250,001 - \$1 Million | 13 | 20.3 | 2.8 | 5,808 | 61.0 | 43.5 | 23 | 3.3 | 3.3 | 10,784 | 35.4 | 34.3 | |
| Total | 64 | 100.0 | 100.0 | 9,515 | 100.0 | 100.0 | 700 | 100.0 | 100.0 | 30,490 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 28 | 75.7 | | 1,222 | 36.6 | | 70 | 88.6 | | 2,346 | 49.1 | | |
| \$100,001 - \$250,000 | 5 | 13.5 | | 715 | 21.4 | | 5 | 6.3 | | 822 | 17.2 | | |
| \$250,001 - \$1 Million | 4 | 10.8 | | 1,404 | 42.0 | | 4 | 5.1 | | 1,606 | 33.6 | | |
| Total | 37 | 100.0 | | 3,341 | 100.0 | | 79 | 100.0 | | 4,774 | 100.0 | | |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Small Farm Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-----|-----|---------|-----|-----|------|-------|-------|---------|-------|-------|---------------------|
| Assessment Area: USVI | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 5.6 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 3 | 25.0 | 25.0 | 41 | 22.0 | 22.0 | 50.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 4 | 33.3 | 33.3 | 73 | 39.2 | 39.2 | 22.2 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 5 | 41.7 | 41.7 | 72 | 38.7 | 38.7 | 22.2 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 12 | 100.0 | 100.0 | 186 | 100.0 | 100.0 | 100.0 |
| Source: 2020 FFIEC Census Data | | | | | | | | | | | | | |
| 2020 Dun & Bradstreet Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

| Distribution of 2019 and 2020 Small Farm Lending By Revenue Size of Farms | | | | | | | | | | | | | |
|---|----------------------------------|-----|-----|---------|-----|-----|------|-------|-------|---------|-------|-------|---------------------|
| Assessment Area: USVI | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2019 | | | | | | 2020 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Over \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 1 | 8.3 | | 33 | 17.7 | | 0.0 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0.0 | | 11 | 91.7 | | 153 | 82.3 | | 0.0 |
| Total | 0 | 0.0 | | 0 | 0.0 | | 12 | 100.0 | | 186 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 12 | 100.0 | 100.0 | 186 | 100.0 | 100.0 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| \$250,001 - \$500,000 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 12 | 100.0 | 100.0 | 186 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | |
| \$100,001 - \$250,000 | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | | | | |
| \$250,001 - \$500,000 | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | | | | |
| Total | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | | | | |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

APPENDIX B

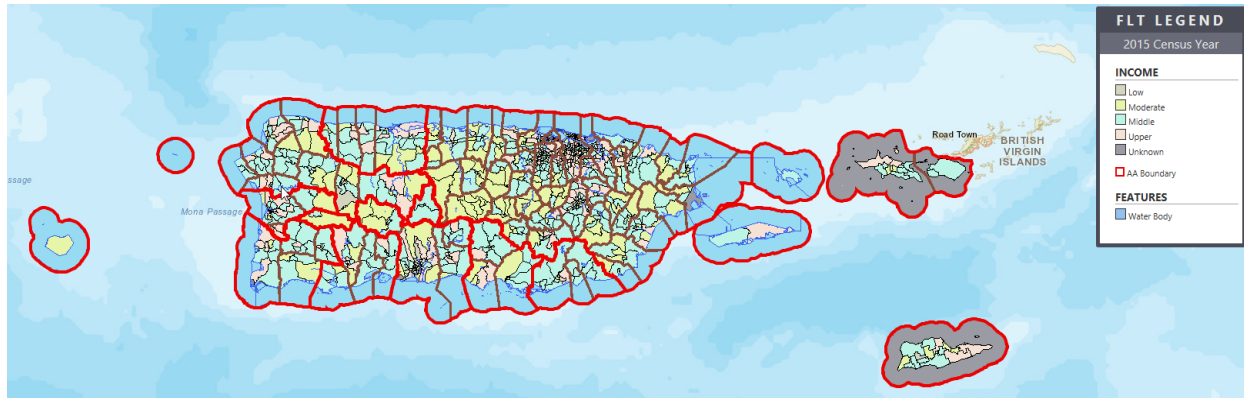
SCOPE OF EXAMINATION TABLE

| SCOPE OF EXAMINATION | | | |
|---|---|---|--|
| TIME PERIOD REVIEWED | | Lending: January 1, 2019 – December 31, 2020 Community Development Activity: July 1, 2019 through March 31, 2022 | |
| FINANCIAL INSTITUTION | | | PRODUCTS REVIEWED |
| Banco Popular de Puerto Rico 209 Munoz Rivera Avenue San Juan, PR | | | Home Purchase Refinancing Home Improvement Small Business Small Farm |
| AFFILIATE(S) | AFFILIATE RELATIONSHIP | | PRODUCTS REVIEWED |
| Popular Mortgage Inc. | Bank Subsidiary | | • Mortgage Originations |
| Popular Auto, Inc. | Bank Subsidiary | | |
| LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION | | | |
| ASSESSMENT AREA | TYPE OF EXAMINATION | BRANCHES VISITED | OTHER INFORMATION |
| PUERTO RICO MSA 41980 (San Juan-Bayamón-Caguas, PR) MSA 10380 (Aguadilla-Isabela, PR) MSA 38660 (Ponce, PR) MSA 11640 (Arecibo, PR) MSA 25020 (Guayama, PR) MSA 32420 (Mayagüez, PR) MSA 41900 (San Germán, PR) MSA 49500 (Yauco, PR) Non-Metropolitan Area | Full-scope Review Full-scope Review Full-scope Review Limited-scope Review Limited-scope Review Limited-scope Review Limited-scope Review Limited-scope Review Limited-scope Review | None | None |
| U.S. VIRGIN ISLANDS Non-metro Islands of St. Thomas, St. Croix, and St. John | Full-scope Review | None | None |

APPENDIX C
SUMMARY OF ASSESSMENT AREA RATINGS

| STATE | LENDING TEST RATING | INVESTMENT TEST RATING | SERVICE TEST RATING | OVERALL RATING |
|----------------------------|--------------------------------|-----------------------------------|--------------------------------|---------------------------|
| Puerto Rico | High Satisfactory | High Satisfactory | High Satisfactory | Satisfactory |
| U.S. Virgin Islands | Low Satisfactory | High Satisfactory | High Satisfactory | Satisfactory |

APPENDIX D ASSESSMENT AREA MAP



APPENDIX E

GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small, relatively permanent statistical subdivision of a county or statistically equivalent entity delineated for data presentation purposes by a local group of census data users or the geographic staff of a regional census center in accordance with Census Bureau guidelines. Designed to be relatively homogeneous units with respect to population characteristics, economic status, and living conditions at the time they are established, census tracts generally contain between 1,000 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries are delineated with the intention of being stable over many decades, so they generally follow relatively permanent visible features. However, they may follow governmental unit boundaries and other invisible features in some instances; the boundary of a state or county (or statistically equivalent entity) is always a census tract boundary.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

1. Low-or moderate-income geographies;
2. Designated disaster areas; or
3. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Distressed or Underserved Non-Metropolitan Middle-Income Area: A middle-income, nonmetropolitan geography that is distressed due to economic factors, such as unemployment levels, poverty, or population loss, or is underserved based on population size, density and dispersion.

Family: A family is a group of two or more people related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and income of applicants, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes, and loans to refinance home improvement and home purchase loans.

Household: A household consists of all the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

Limited-scope review: Performance is analyzed using only quantitative factors.

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during the CRA evaluation. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Small loan(s) to business(es): A loan included in 'loan to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.



Branches Locations & Hrs - As of March 2023

| GEOCODING | | | | | | BRANCH # | BRANCH NAME | ADDRESS | CITY | STATE | ZIP | # OF ATMS | BRANCHES | | | | (CO) (RE) | ATMS | | EXTENDED HOURS INDICATOR | | | | | | DEPÓSITO FÁCIL | |
|-------------------------|----|-------|-----|---------|-----|----------|--|--|---------------|-------|-------|--------------|-------------------|------|------------------|--|---------------|-------|----------|---|-------------------------------------|------------|------|----------------|-----------|----------------|--|
| | | | | | | | | | | | | | DATE OPENED (O) | | DATE CLOSED (CL) | | | # | # | MORNINGS/ EVENINGS | TELLER ONLY SAME DAY TRANSACTION | SAT. | SUN. | HOLIDAYS | | | |
| | | | | | | | | | | | | | CONSOLIDATED (CO) | | RELOCATED (RE) | | | | | | | | | | | | |
| # | ST | MSA | CO | TRACT | LMI | | | | | | | | ACQUIRED (A) | | RELOCATED (RE) | | BRANCH (#) | ADDED | DEDUCTED | | | | | | | | |
| | | | | | | | | | | | | CODE | DATE | CODE | DATE | | | | | | | | | | | | |
| 1 | 72 | 10380 | 003 | 4305.01 | U | 086 | AGUADA | AVE. NATIVO ALERS DESVIO SUR | AGUADA | PR | 00602 | 2 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:30-4:00 | 8:00-12:00 | | | | V | |
| 2 | 72 | 10380 | 005 | 4003.00 | U | 082 | RAMEY | PUNTA BORINQUEN WEST PARADE 17 - ANTIGUA BASE RAMEY | AGUADILLA | PR | 00604 | 2 | | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | 9:00-12:00 | | | | V | |
| 3 | 72 | 10380 | 005 | 4015.00 | MO | 178 | AGUADILLA SUR | INSULAR CARR. 2 KM 129 HM 2, BO VICTORIA | AGUADILLA | PR | 00603 | 2 | | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | | | | | | |
| 4 | 72 | 10380 | 005 | 4012.00 | U | 383 | AGUADILLA MALL | AGUADILLA MALL SHOPPING CENTER, CARR 2 KM 126 HM 5 CAMINO LOS CORAZONES | AGUADILLA | PR | 00603 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | | 9:00-1:00 | | 9:00-1:00 | V | | |
| 5 | 72 | 10380 | 011 | 8106.00 | U | 141 | AÑASCO | CARR. 2 KM 143 HM 3 ESQ. CARR. 402, BO. CARACOL | AÑASCO | PR | 00610 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 9:00-12:00 | | | | V | |
| 6 | 72 | 10380 | 071 | 4105.00 | U | 083 | ISABELA | PLAZOLETA DE ISABELA BARRIO MORA CARRETERA 4494 ESTE KM 1 INT 2 | ISABELA | PR | 00662 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | | | | | | |
| 7 | 72 | 10380 | 081 | 9580.01 | MI | 156 | LARES | 562 AVE. LOS PATRIOTAS | LARES | PR | 00669 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00-12:00 | | | | V | |
| 8 | 72 | 10380 | 099 | 4202.00 | MI | 085 | MOCA | 108 CALLE JOSE CALAZAN LASALLE | MOCA | PR | 00676 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:30 | 8:00-12:00 | | | | V | |
| 9 | 72 | 10380 | 117 | 9595.00 | U | 087 | RINCON | CARR. 115 KM 12 HM 4 CALLE ALBIZUS CAMPOS, BO. PUERTO | RINCON | PR | 00677 | 2 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:30 | 9:00-12:00 | | | | | |
| 10 | 72 | 10380 | 131 | 9595.00 | MI | 079 | SAN SEBASTIAN | CARR. 111 INT. 446 KM 18 HM 0, BO. GUATEMALA | SAN SEBASTIAN | PR | 00685 | 2 | | | | | | | | 8:00-4:00 cut-off 4:00 Drive thru | 8:00-4:00 | 8:00-12:00 | | | | V | |
| 11 | 72 | 10380 | 141 | 9573.00 | MI | 066 | UTUADO | 59 CALLE DR. CUETO | UTUADO | PR | 00641 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00-12:00 | | | | V | |
| 10380 Aguadilla-Isabela | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | 72 | 25020 | 015 | 2802.02 | MO | 214 | ARROYO | CARR. 753 ESQ. CARR. 3 | ARROYO | PR | 00714 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 Drive thru | 8:00-4:00 | | | | | | |
| 13 | 72 | 25020 | 057 | 2703.00 | MI | 078 | GUAYAMA MALL | CARR. 3 KM 134 HM 9, GUAYAMA MALL AVE. LOS VETERANOS | GUAYAMA | PR | 00784 | 2 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00-12:00 | | | | V | |
| 14 | 72 | 25020 | 109 | 2902.00 | MI | 136 | PATILLAS | 33 CALLE MUÑOZ RIVERA ESQ. CALLE IGLESIAS | PATILLAS | PR | 00723 | 2 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | | | | |
| 25020 Guayama | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15 | 72 | 11640 | 013 | 3010.00 | MI | 166 | ARECIBO HIGHWAY | CARR. 2 KM 80 HM 4, PLAZA DEL ATLANTICO, BO. SAN DANIEL | ARECIBO | PR | 00612 | 1 | | | | | | | | 8:00-4:00 Drive-thru | 8:00-4:00 | 8:00-12:00 | | | | V | |
| 16 | 72 | 11640 | 013 | 3013.00 | L | 227 | ARECIBO SAN LUIS | 614 AVE. SAN LUIS INTERSECCION AVE. ROTARIO | ARECIBO | PR | 00612 | 2 | | | | | | | | 8:00-4:00 cut-off 4:00 Drive thru | 8:00-4:00 | 8:00-12:00 | | | | V | |
| 17 | 72 | 11640 | 013 | 3003.02 | U | 157 | ARECIBO AEROPUERTO | CARR. 2 KM 69 B, BO. SANTANA | ARECIBO | PR | 00612 | 2 | | | | | | | | 8:00 a.m. - 4:00 p.m. | 8:00-4:00 | 8:00-12:00 | | | | V | |
| 18 | 72 | 11640 | 027 | 3201.00 | MI | 069 | CAMUY | AVE. MUÑOZ RIVERA 160 OESTE | CAMUY | PR | 00627 | 2 | | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | 8:00-12:00 | | | | V | |
| 19 | 72 | 11640 | 065 | 3102.00 | MI | 068 | HATILLO | CARR. 2 KM 86 HM 6, BO. PUEBLO | HATILLO | PR | 00619 | 2 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00-12:00 | | | | V | |
| 20 | 72 | 11640 | 115 | 3202.00 | MO | 084 | QUEBRADILLAS | 108 CALLE HONORIO HERNANDEZ | QUEBRADILLAS | PR | 00678 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00-12:00 | | | | | |
| 11640 Arecibo | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | 72 | 32420 | 067 | 8201.01 | MI | 172 | HORMIGUEROS | CAR. 2 KM 164 HM 5, BO. LAVADERO | HORMIGUEROS | PR | 00660 | 2 | | | | | | | | 8:00-4:00 cut-off 4:00 | | | | | | | |
| 22 | 72 | 32420 | 097 | 0806.00 | L | 088 | MAYAGUEZ SUAU | 1 CALLE SUAU ESQ. POST | MAYAGUEZ | PR | 00680 | 2 | | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | 8:00-12:00 | | | | V | |
| 23 | 72 | 32420 | 097 | 0801.00 | MO | 148 | RECINTO UNIVERSITARIO MAYAGUEZ (RUM) | CARR. 2 CALLE POST 259 NORTE | MAYAGUEZ | PR | 00680 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | | | | |
| 24 | 72 | 32420 | 097 | 0820.12 | MI | 173 | MAYAGUEZ MALL CENTRO | 975 AVE. HOSTOS SUITE 290 | MAYAGUEZ | PR | 00680 | 2 | | | | | | | | 9:00-4:00 M-Thu cut off - Friday 9:00- 5:00 | 9:00-5:30 | 8:00-1:00 | | 11:00- 2:00 | 9:00-1:00 | V | |

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Branches Locations & Hrs - As of March 2023

| GEOCODING | | | | | | BRANCH # | BRANCH NAME | ADDRESS | CITY | STATE | ZIP | # OF ATMS | BRANCHES | | | | (CO) (RE) | ATMS | | EXTENDED HOURS INDICATOR | | | | | | DEPÓSITO FÁCIL |
|-----------|----|-------|-----|---------|-----|----------|-----------------------------------|--|-------------|-------|-------|--------------|-----------------|------|------------------|------|---------------|----------|----------|--|-----------------------|-------------------------------------|----------------|-----------|----------|----------------|
| | | | | | | | | | | | | | DATE OPENED (O) | | DATE CLOSED (CL) | | | TO WHICH | # | # | MORNINGS/ EVENINGS | TELLER ONLY SAME DAY TRANSACTION | SAT. | SUN. | HOLIDAYS | |
| | | | | | | | | | | | | | ACQUIRED (A) | | RELOCATED (RE) | | | | | | | | | | | |
| # | ST | MSA | CO | TRACT | LMI | | | | | | | | CODE | DATE | CODE | DATE | BRANCH (#) | ADDED | DEDUCTED | | | | | | | |
| 73 | 72 | 41980 | 045 | 9519.00 | MI | 053 | COMERIO | 57 CALLE GEORGETTI | COMERIO | PR | 00782 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | | | |
| 74 | 72 | 41980 | 047 | 5303.00 | L | 054 | COROZAL | COROZAL SHOPPING CENTER, CARR. 159 KM 15 HM 1 | COROZAL | PR | 00783 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00-12:00 | | | V | |
| 75 | 72 | 41980 | 051 | 5403.00 | MO | 058 | DORADO | 349 CALLE MENDEZ VIGO EDIF. PABELLON COMERCIAL | DORADO | PR | 00646 | 2 | | | | | | | | 8:00-4:00 cut-off 4:00 Drive thru | 8:00-4:00 | | | | | |
| 76 | 72 | 41980 | 051 | 5404.02 | U | 274 | PLAZA DORADA | PLAZA DORADA, CARR. 693 KM 8 HM 5 BARRIO HIGUILLAR | DORADO | PR | 00646 | 2 | | | | | | | | 8:00 - 4:00 | 8:00 - 4:00 | 8:00 - 12:00 | | | V | |
| 77 | 72 | 41980 | 053 | 1503.02 | MO | 111 | FAJARDO | GARRIDO MORALES AVE. ESQUINA CARR 3 (ENTRANDO AL PUEBLO) | FAJARDO | PR | 00738 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 Drive thru | 8:00-4:00 | 8:00-12:00 | | | V | |
| 78 | 72 | 41980 | 053 | 1502.00 | MI | 253 | PLAZA FAJARDO - EXPRESO | CARR. 3 KM 42, PLAZA FAJARDO SHOPPING CENTER | FAJARDO | PR | 00738 | 2 | | | | | | | | 9:00-5:00 cut-off 5:00 | 9:00-4:00 | 9:00-1:00 | | | V | |
| 79 | 72 | 41980 | 054 | 5802.00 | MO | 075 | FLORIDA | 225 CALLE MUÑOZ RIVERA | FLORIDA | PR | 00650 | 1 | | | | | | | | 8:00-3:00 cut-off 4:00 | 8:00-3:00 | | | | | |
| 80 | 72 | 41980 | 061 | 0402.00 | U | 025 | BUCHANAN | EDIFICIO 503, SOUTH HEALTH CLINIC - FORT BUCHANAN | GUAYNABO | PR | 00934 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | | | |
| 81 | 72 | 41980 | 061 | 0403.02 | U | 131 | SAN PATRICIO GALLERY | AVE. SAN PATRICIO ESQ. CALLE GONZALEZ GIUSTI B9-10 | GUAYNABO | PR | 00968 | 1 | | | | | | | | 8:00-4:00 - M-Th cut off - Friday 8:00- 5:00 | 8:00-4:00 | 8:00-12:00 | | | V | |
| 82 | 72 | 41980 | 061 | 0403.02 | U | 138 | SAN PATRICIO MALL | CENTRO COMERCIAL SAN PATRICIO MALL, CALLE ORTEGON PRIMER NIVEL | GUAYNABO | PR | 00968 | 2 | | | | | | | | 9:00-5:00 cut-off | 9:00-5:00 | 9:00-3:00 | 11:00- 2:00 | 9:00-3:00 | V | |
| 83 | 72 | 41980 | 061 | 0403.03 | U | 146 | GARDENS HILLS - EXPRESO | CENTRO COMERCIAL GARDEN HILLS PLAZA - INT. CARR. 19 Y AVE. RAMIREZ DE ARELLANO | GUAYNABO | PR | 00966 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | | V | |
| 84 | 72 | 41980 | 061 | 0402.00 | U | 165 | VALENCIA PARK | NUUEVO EDIF TLD (TELEFONICA LARGA DIST) CARR 165 LOTE 1 VALENCIA PARK | GUAYNABO | PR | 00965 | 2 | | | | | | | | 8:00-4:00 cut-off 4:00 Drive thru | 8:00-4:00 | | | | | |
| 85 | 72 | 41980 | 061 | 0406.04 | U | 321 | GUAYNABO LAS CUMBRES | JARDINES REALES SHOPPING CENTER, LAS CUMBRES AVE. INT JUAN CARLOS DE BORBON- BO. SANTA ROSA | GUAYNABO | PR | 00969 | 2 | | | | | | | | 9:00-5:00 cut-off 5:00 Drive-thru | 9:00-5:00 | 9:00-1:00 | | | V | |
| 86 | 72 | 41980 | 061 | 0404.43 | U | 270 | PLAZA GUAYNABO | PLAZA GUAYNABO SHOPPING CENTER, EXPRESO MARTINEZ NADAL CARRETERA 20 | GUAYNABO | PR | 00969 | 2 | | | | | | | | 9:00 - 5:00 | 9:00 - 5:00 | 9:00 - 1:00 | | | V | |
| 87 | 72 | 41980 | 063 | 2105.03 | U | 044 | GURABO | 118 CALLE ANDRES ARUZ RIVERA OESTE | GURABO | PR | 00778 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | | | | V | |
| 88 | 72 | 41980 | 069 | 1805.00 | MI | 150 | HUMACAO PALMA REAL | CENTRO COMERCIAL PALMA REAL CARR. 3 KM 77.7 BO RIO ABAJO | HUMACAO | PR | 00791 | 2 | | | | | | | | 9:00-5:00 | | 9:00-1:00 | 11:00- 2:00 | 9:00-1:00 | V | |
| 89 | 72 | 41980 | 069 | 1805.00 | MI | 233 | HUMACAO ESTE | TRIUMPH PLAZA LOTE #6 CARR. 3 | HUMACAO | PR | 00791 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | 8:00-12:00 | | | V | |
| 90 | 72 | 41980 | 069 | 1809.03 | U | 305 | HUMACAO PALMAS DEL MAR | PALMANOVA PLAZA - PALMAS DEL MAR | HUMACAO | PR | 00791 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | | | | | |
| 91 | 72 | 41980 | 077 | 5003.04 | MI | 317 | RALPH FOOD WAREHOUSE JUNCOS | CARR. 198 URB INDUSTRIAL JUNCOS (URB VALENCIA 2 CALLE SANTIAGO FERNANDEZ 20) | JUNCOS | PR | 00773 | 1 | | | | | | | | 8:00-4:00 | 8:30-4:00 | 8:00-12:00 | | | | |
| 92 | 72 | 41980 | 085 | 1902.02 | MI | 307 | LAS PIEDRAS | CARR. 183 KM 21 HM 1 | LAS PIEDRAS | PR | 00771 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00-12:00 | | | V | |
| 93 | 72 | 41980 | 087 | 1105.00 | MO | 308 | LOIZA PUEBLO | 64 CALLE SAN PATRICIO | LOIZA | PR | 00772 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | | | |
| 94 | 72 | 41980 | 089 | 1402.01 | L | 129 | LUQUILLO | CALLE B ESQ. CARR 193, COND. PLAYA AZUL | LUQUILLO | PR | 00773 | 2 | | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | 8:00-12:00 | | | V | |
| 95 | 72 | 41980 | 091 | 5701.00 | MI | 061 | MANATI | MONTE REAL SHOPPING CENTER - BO. COTTO NORTE - CARR PR #2 KM 45.8 | MANATI | PR | 00674 | 2 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | | | |
| 96 | 72 | 41980 | 091 | 5706.00 | MO | 351 | ECONO MANATI | CARR. 670 KM 1.1 CORDOVA DAVILA | MANATI | PR | 00674 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00-12:00 | | | V | |
| 97 | 72 | 41980 | 095 | 9516.00 | MI | 310 | MAUNABO | 1 CALLE SANTIAGO IGLESIAS | MAUNABO | PR | 00707 | 1 | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | | | |

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Branches Locations & Hrs - As of March 2023

| GEOCODING | | | | | | BRANCH # | BRANCH NAME | ADDRESS | CITY | STATE | ZIP | # OF ATMS | BRANCHES | | | | (CO) (RE) | ATMS | | EXTENDED HOURS INDICATOR | | | | | | DEPÓSITO FÁCIL | | | |
|-----------|----|-------|-----|---------|-----|----------|--------------|--|--------------|-------|-------|--------------|-------------------|------|------------------|----------------|-----------|----------|-------|--------------------------|-----------------------|-------------------------------------|------|------|---|----------------|----------------|------|---------------|
| | | | | | | | | | | | | | DATE OPENED (O) | | DATE CLOSED (CL) | | | TO WHICH | # | # | MORNINGS/ EVENINGS | TELLER ONLY SAME DAY TRANSACTION | SAT. | SUN. | HOLIDAYS | | | | |
| | | | | | | | | | | | | | CONSOLIDATED (CO) | | ACQUIRED (A) | RELOCATED (RE) | | | ADDED | DEDUCTED | | | | | | | | | |
| | | | | | | | | | | | | | CODE | DATE | | | | | | | | | | | | | CODE | DATE | BRANCH (#) |
| # | ST | MSA | CO | TRACT | LMI | | | | | | | | | | | | | | | | | | | | | | | | |
| 149 | 72 | 99999 | 001 | 9567.00 | MI | 159 | ADJUNTAS | 19-21 CALLE SAN JOAQUIN | ADJUNTAS | PR | 00601 | 1 | | | | | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | |
| 150 | 72 | 99999 | 043 | 9541.00 | MI | 072 | COAMO | 7 CALLE MARIO BRASCHI (BAIOS) CARR 155 | COAMO | PR | 00769 | 1 | | | | | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 9:00-12:00 | | |
| 151 | 72 | 41980 | 49 | 9505.00 | U | 302 | CULEBRA | 9 CALLE PEDRO MARQUEZ | CULEBRA | PR | 00775 | 1 | | | | | | | | | | | | | 8:00-3:30 | | | | |
| 152 | 72 | 99999 | 073 | 9563.05 | MI | 162 | JAYUYA | 84 CALLE GUILLERMO ESTEVEZ | JAYUYA | PR | 00664 | 2 | | | | | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | v |
| 153 | 72 | 99999 | 083 | 9598.00 | MI | 175 | LAS MARIAS | CALLE COMERCIO ESQ. CARR. 119 | LAS MARIAS | PR | 00670 | 1 | | | | | | | | | | | | | 8:00-3:00 cut-off 4:00 | 8:00-3:00 | | | |
| 154 | 72 | 99999 | 093 | 9602.00 | MO | 174 | MARICAO | DE DIEGO 8 ESQ. BALDOROTY | MARICAO | PR | 00606 | 1 | | | | | | | | | | | | | 8:00-3:30 cut-off 3:30 | 8:00-4:00 | | | |
| 155 | 72 | 99999 | 123 | 9531.00 | MI | 213 | SALINAS | CALLE SAN MIGUEL ESQ. CALLE MUÑOZ RIVERA | SALINAS | PR | 00751 | 2 | | | | | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | v |
| 156 | 72 | 99999 | 133 | 9536.00 | MI | 125 | SANTA ISABEL | BARRIO FELICIA II, CARR. 153 INT 542 | SANTA ISABEL | PR | 00757 | 2 | | | | | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00- 12:00 | | v |
| 157 | 72 | 99999 | 147 | 9506.00 | MO | 112 | VIEQUES | 115 CALLE MUÑOZ RIVERA | VIEQUES | PR | 00765 | 1 | | | | | | | | | | | | | 8:00-4:30 cut-off 3:00 Drive-thru | 8:00-4:30 | | | |
| 99999 NA | | | | | | | | | | | | | 248 | | 0 | | 3 | | 1 | | | | | | | | | | |

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Virgin Islands Branches

| GEOCODING | | | | | | BRANCH # | BRANCH NAME | ADDRESS | CITY | STATE | ZIP | # OF ATMS | DATE CLOSED (CL) | | | | (CO) (RE) | # | # | MORNINGS/ EVENINGS | TELLER ONLY SAME DAY TRANSACTION | SAT. | SUN. | HOLIDAYS | DEPÓSITO FÁCIL | | |
|-----------|----|-------|-----|---------|-----|----------|--------------------------------------|--|-----------|-------|-------|--------------|------------------|------|-------------------|------|---------------|---|---|---|-------------------------------------|-----------|------|----------|----------------|--|--|
| | | | | | | | | | | | | | DATE OPENED (O) | | CONSOLIDATED (CO) | | | | | | | | | | | | |
| | | | | | | | | | | | | | ACQUIRED (A) | | RELOCATED (RE) | | | | | | | | | | | | |
| # | ST | MSA | CO | TRACT | LMI | | | | | | | | CODE | DATE | CODE | DATE | BRANCH (#) | | | | | | | | | | |
| 1 | 78 | 99999 | 030 | 9610.00 | MO | 192 | CHARLOTTE AMALIE (HIBISCUS ALLEY) | 34-35 DRONNINGENS GADE | ST THOMAS | VI | 00802 | 1 | | | | | | | | M-F 8:30-4:00 cut-off 4:00 | | | | | | | |
| 2 | 78 | 99999 | 030 | 9602.00 | MI | 194 | FORT MYLNER | FORT MYLNER COMMERCIAL CENTER BAY 1, ESTATE CHARLOTTE AMALIE 3 NEW QUARTER | ST THOMAS | VI | 00802 | 2 | | | | | | | | M-Th 8:30-2:30 cut-off 4:00 Friday 8:30-4:00 cut-off 3:00 gmt 8:30-3:00 cut-off 2:30 | | 9:00-1:00 | | | | | |
| 3 | 78 | 99999 | 030 | 9610.00 | MO | 193 | MAIN OFFICE (ALTONA) | 193 ALTONA & WELGUNST CHARLOTTE AMALIE | ST THOMAS | VI | 00802 | 4 | | | | | | | | M-Th 8:30-2:30 cut-off 3:00 Friday 8:30-4:00 cut-off 4:00 Drive Thru | | 9:00-1:00 | | | | | |
| 4 | 78 | 99999 | 030 | 9607.00 | MI | 196 | RED HOOK | RED HOOK SHOPPING CENTER 12 ESTATE SMITH BAY EAST | ST THOMAS | VI | 00802 | 1 | | | | | | | | 8:30-4:00 cut-off 2:30 gmt 3:00 | | | | | V | | |
| 5 | 78 | 99999 | 030 | 9611.00 | MO | 195 | SUGAR ESTATE | LOCKHART GARDENS SHOPPING CENTER 1-A 10TH STREET | ST THOMAS | VI | 00802 | 2 | | | | | | | | M-Th 8:30-2:30 cut-off 2:30 Friday 8:30-4:00 cut-off 4:00 | | | | | | | |
| 6 | 78 | 99999 | 010 | 9703.00 | MO | 190 | CHRISTIANSTED (ORANGE GROVE) | 3009 ORANGE GROVE - ORANGE GROVE SHOPPING CENTER | ST CROIX | VI | 00820 | 1 | | | | | | | | M-Th 8:30-2:30 cut-off 2:30 Friday 8:30-4:00 cut-off 4:00 | | | | | | | |
| 7 | 78 | 99999 | 010 | 9705.00 | MI | 191 | SUNNY ISLE | SUNNY ISLE SHOPPING CENTER 4500 SION FARM | ST CROIX | VI | 00820 | 2 | | | | | | | | M-Th 8:30-2:30 cut-off 2:30 Friday 8:30-4:00 cut-off 3:00 Drive Thru | | 9:00-1:00 | | | | | |
| 8 | 78 | 99999 | 010 | 9713.00 | MI | 197 | SUNSHINE MALL | SUNSHINE MALL FREDERIKSTED | ST CROIX | VI | 00820 | 1 | | | | | | | | M-Friday 8:00-3:00 Lobby M-Th 8:00-5:00/ Friday 8:00-5:30 Drive Thru M-Wed 3:00-5:00/ Th-Friday 3:00-5:30 Walk Up | | | | | | | |
| | | | | | | | | | | | | 14 | | | | | | | | | | | | | | | |

Branch 2023 Open

Branch 2023 Close



Branches Locations & Hrs - As of Dec 2022

| # | GEOCODING | | | | | BRANCH # | BRANCH NAME | ADDRESS | CITY | STATE | ZIP | # OF ATMS | BRANCHES | | | | (CO) (RE) | ATMS | | EXTENDED HOURS INDICATOR | | | | | | DEPÓSITO FÁCIL | |
|-------------------------|--------------|-------|----------------|---------|---------------|----------|--------------------------------------|---|---------------|-------|-------|--------------|-----------------|--|------------------|--|-----------|------|---|--------------------------|-------------------------------------|------|----------------|-----------|---|----------------|--|
| | | | | | | | | | | | | | DATE OPENED (O) | | DATE CLOSED (CL) | | | # | # | MORNINGS/ EVENINGS | TELLER ONLY SAME DAY TRANSACTION | SAT. | SUN. | HOLIDAYS | | | |
| | ACQUIRED (A) | | RELOCATED (RE) | | BRANCH (#) | | | | | | | | | | | | | | | | | | | | | | |
| | CODE | DATE | CODE | DATE | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | 72 | 10380 | 003 | 4305.01 | U | 086 | AGUADA | AVE. NATIVO ALERS DESVIO SUR | AGUADA | PR | 00602 | 2 | | | | | | | 8:00-4:00 cut-off 4:00 | 8:30-4:00 | 8:00-12:00 | | | | | V | |
| 2 | 72 | 10380 | 005 | 4003.00 | U | 082 | RAMEY | PUNTA BORINQUEN WEST PARADE 17 - ANTIGUA BASE RAMEY | AGUADILLA | PR | 00604 | 2 | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | 9:00-12:00 | | | | | V | |
| 3 | 72 | 10380 | 005 | 4015.00 | MO | 178 | AGUADILLA SUR | INSULAR CARR. 2 KM 129 HM 2, BO VICTORIA | AGUADILLA | PR | 00603 | 2 | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | | | | | | | |
| 4 | 72 | 10380 | 005 | 4012.00 | U | 383 | AGUADILLA MALL | AGUADILLA MALL SHOPPING CENTER, CARR 2 KM 126 HM 5 CAMINO LOS CORAZONES | AGUADILLA | PR | 00603 | 1 | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | | 9:00-1:00 | | 9:00-1:00 | | V | | |
| 5 | 72 | 10380 | 011 | 8106.00 | U | 141 | AÑASCO | CARR. 2 KM 143 HM 3 ESQ. CARR. 402, BO. CARACOL | AÑASCO | PR | 00610 | 1 | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 9:00-12:00 | | | | | V | |
| 6 | 72 | 10380 | 071 | 4105.00 | U | 083 | ISABELA | PLAZOLETA DE ISABELA BARRIO MORA CARRETERA 4494 ESTE KM 1 INT 2 | ISABELA | PR | 00662 | 1 | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | | | | | | | |
| 7 | 72 | 10380 | 081 | 9580.01 | MI | 156 | LARES | 562 AVE. LOS PATRIOTAS | LARES | PR | 00669 | 1 | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00-12:00 | | | | | V | |
| 8 | 72 | 10380 | 099 | 4202.00 | MI | 085 | MOCA | 108 CALLE JOSE CALAZAN LASALLE | MOCA | PR | 00676 | 1 | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:30 | 8:00-12:00 | | | | | V | |
| 9 | 72 | 10380 | 117 | 9595.00 | U | 087 | RINCON | CARR. 115 KM 12 HM 4 CALLE ALBIZUS CAMPOS, BO. PUEBLO | RINCON | PR | 00677 | 2 | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:30 | 9:00-12:00 | | | | | | |
| 10 | 72 | 10380 | 131 | 9595.00 | MI | 079 | SAN SEBASTIAN | CARR. 111 INT. 446 KM 18 HM 0, BO. GUATEMALA | SAN SEBASTIAN | PR | 00685 | 2 | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | 8:00-12:00 | | | | | V | |
| 11 | 72 | 10380 | 141 | 9573.00 | MI | 066 | UTUADO | 59 CALLE DR. CUETO | UTUADO | PR | 00641 | 1 | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00-12:00 | | | | | V | |
| 10380 Aguadilla-Isabela | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | 72 | 25020 | 015 | 2802.02 | MO | 214 | ARROYO | CARR. 753 ESQ. CARR. 3 | ARROYO | PR | 00714 | 1 | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | | | | | | | |
| 13 | 72 | 25020 | 057 | 2703.00 | MI | 078 | GUAYAMA MALL | CARR. 3 KM 134 HM 9, GUAYAMA MALL AVE. LOS VETERANOS | GUAYAMA | PR | 00784 | 2 | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00-12:00 | | | | | V | |
| 14 | 72 | 25020 | 109 | 2902.00 | MI | 136 | PATILLAS | 33 CALLE MUÑOZ RIVERA ESQ. CALLE IGLESIAS | PATILLAS | PR | 00723 | 2 | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | | | | | |
| 25020 Guayama | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15 | 72 | 11640 | 013 | 3010.00 | MI | 166 | ARECIBO HIGHWAY | CARR. 2 KM 80 HM 4, PLAZA DEL ATLANTICO, BO. SAN DANIEL | ARECIBO | PR | 00612 | 1 | | | | | | | 8:00-4:00 Drive-thru | 8:00-4:00 | 8:00-12:00 | | | | | V | |
| 16 | 72 | 11640 | 013 | 3013.00 | L | 227 | ARECIBO SAN LUIS | 614 AVE. SAN LUIS INTERSECCION AVE. ROTARIO | ARECIBO | PR | 00612 | 2 | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | 8:00-12:00 | | | | | V | |
| 17 | 72 | 11640 | 013 | 3003.02 | U | 157 | ARECIBO AEROPUERTO | CARR. 2 KM 69 B, BO. SANTANA | ARECIBO | PR | 00612 | 2 | | | | | | | 8:00 a.m. - 4:00 p.m. | 8:00-4:00 | 8:00-12:00 | | | | | V | |
| 18 | 72 | 11640 | 027 | 3201.00 | MI | 069 | CAMUY | AVE. MUÑOZ RIVERA 160 OESTE | CAMUY | PR | 00627 | 2 | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | 8:00-12:00 | | | | | V | |
| 19 | 72 | 11640 | 065 | 3102.00 | MI | 068 | HATILLO | CARR. 2 KM 86 HM 6, BO. PUEBLO | HATILLO | PR | 00659 | 2 | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00-12:00 | | | | | V | |
| 20 | 72 | 11640 | 115 | 3302.00 | MO | 084 | QUEBRADILLAS | 108 CALLE HONORIO HERNANDEZ | QUEBRADILLAS | PR | 00678 | 1 | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00-12:00 | | | | | | |
| 11640 Arecibo | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | 72 | 32420 | 067 | 8201.01 | MI | 172 | HORMIGUEROS | CAR. 2 KM 164 HM 5, BO. LAVADERO | HORMIGUEROS | PR | 00660 | 2 | | | | | | | 8:00-4:00 cut-off 4:00 | | | | | | | | |
| 22 | 72 | 32420 | 097 | 0806.00 | L | 088 | MAYAGUEZ SUAU | 1 CALLE SUAU ESQ. POST | MAYAGUEZ | PR | 00680 | 2 | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | 8:00-12:00 | | | | | V | |
| 23 | 72 | 32420 | 097 | 0801.00 | MO | 148 | RECINTO UNIVERSITARIO MAYAGUEZ (RUM) | CARR. 2 CALLE POST 259 NORTE | MAYAGUEZ | PR | 00680 | 1 | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | | | | | |
| 24 | 72 | 32420 | 097 | 0820.12 | MI | 173 | MAYAGUEZ MALL CENTRO | 975 AVE. HOSTOS SUITE 290 | MAYAGUEZ | PR | 00680 | 2 | | | | | | | 9:00-4:00 M-Thu cut off - Friday 9:00- 5:00 | 9:00-5:30 | 8:00-1:00 | | 11:00- 2:00 | 9:00-1:00 | | V | |

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Branches Locations & Hrs - As of Dec 2022

| # | GEOCODING | | | | | BRANCH # | BRANCH NAME | ADDRESS | CITY | STATE | ZIP | # OF ATMS | BRANCHES | | | | (CO) (RE) | ATMS | | EXTENDED HOURS INDICATOR | | | | | | DEPÓSITO FÁCIL | | | | |
|------------------|--------------|-------|----------------|---------|-----|----------|--------------------------|---|---------------|-------|-------|--------------|-----------------|------|-------------------|------|-----------|---------------------------|------------|--------------------------|-----------------------|-------------------------------------|--|-------------|--------------|----------------|-----------|--|--|---|
| | | | | | | | | | | | | | DATE OPENED (O) | | CONSOLIDATED (CO) | | | TO WHICH BRANCH (#) | # ADDED | # DEDUCTED | MORNINGS/ EVENINGS | TELLER ONLY SAME DAY TRANSACTION | SAT. | SUN. | HOLIDAYS | | | | | |
| | ACQUIRED (A) | | RELOCATED (RE) | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | ST | MSA | CO | TRACT | LMH | | | | | | | | CODE | DATE | CODE | DATE | | | | | | | | | | | | | | |
| 25 | 72 | 32420 | 097 | 0806.00 | L | 206 | MAYAGUEZ MENDEZ VIGO | 15 CALLE MENDEZ VIGO | MAYAGUEZ | PR | 00680 | 1 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | | | | | | |
| 26 | 72 | 32420 | 097 | 0820.12 | MI | 255 | MAYAGUEZ MALL SUR | CARR. 2 HORMIGUEROS, MAYAGUEZ MALL | MAYAGUEZ | PR | 00680 | 2 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00-12:00 | | | | | V |
| 27 | 72 | 32420 | 097 | 0806.00 | L | 392 | MAYAGUEZ PLAZA | 53 CALLE MCKINLEY ESTE | MAYAGUEZ | PR | 00680 | 1 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 | | | | | | | |
| 32420 Mayaguez | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 28 | 72 | 38660 | 075 | 7105.00 | MO | 163 | JUANA DIAZ | 90 CALLE COMERCIO | JUANA DIAZ | PR | 00795 | 1 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00-12:00 | | | | | V |
| 29 | 72 | 38660 | 113 | 0712.00 | MO | 071 | PONCE PLAZA | PLAZA DEGETAU ESQ. CALLE COMERCIO, EDF. PONCE PLAZA | PONCE | PR | 00731 | 1 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | | | | |
| 30 | 72 | 38660 | 113 | 0721.01 | MO | 121 | PLAZA DEL CARIBE | CENTRO COMERCIAL PLAZA DEL CARIBE (PRIMER NIVEL) | PONCE | PR | 00731 | 2 | | | | | | | | | | | 9:00-5:00 M-Th cut-off Friday 9:00-6:00 | 9:00-4:00 | 9:00-1:00 | 11:00-2:00 | 9:00-1:00 | | | V |
| 31 | 72 | 38660 | 113 | 0705.02 | MI | 134 | PONCE RAMBLA | CARR. 14, LA RAMBLA SHOPPING CENTER | PONCE | PR | 00731 | 1 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 Drive thru | 8:00-4:00 | 8:00-12:00 | | | | | V |
| 32 | 72 | 38660 | 113 | 0719.00 | L | 220 | CENTRO DEL SUR MALL | CENTRO DE SUR MALL, 1497 AVE BOULEVARD MIGUEL POU | PONCE | PR | 00731 | 2 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00-12:00 | | | | | V |
| 33 | 72 | 38660 | 113 | 0730.10 | U | 243 | PONCE TOWNE CENTER | AVE. MARUCA, LOCAL 3A BO. CANAS CARR. 2 | PONCE | PR | 00731 | 2 | | | | | | | | | | | 8:00-4:00 | | 9:00-1:00 | | | | | V |
| 34 | 72 | 38660 | 113 | 0730.10 | U | 395 | PONCE TOWN CENTER SUR | CENTRO COMERCIAL PONCE TOWNE CENTER, CARR. 2 KM 222 HM 4 | PONCE | PR | 00731 | 2 | | | | | | | | | | | 8:00-4:00 | | 9:00-1:00 | | | | | V |
| 35 | 72 | 38660 | 113 | 0725.00 | MI | 275 | PONCE EL MONTE | EL MONTE TOWN CENTER CARR. 14 KM 6 HM 0 | PONCE | PR | 00780 | 2 | | | | | | | | | | | 8:00 - 4:00 | 8:00 - 4:00 | 8:00 - 12:00 | | | | | V |
| 36 | 72 | 38660 | 149 | 7204.00 | MI | 127 | VILLALBA | 69 CALLE MUÑOZ RIVERA | VILLALBA | PR | 00766 | 1 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 9:00-1:00 | | | | | |
| 38660 Ponce | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 37 | 72 | 41900 | 023 | 8303.00 | U | 390 | CABO ROJO LA HACIENDA | 80. MIRADERO CARR. 100 KM 7.5 | CABO ROJO | PR | 00623 | 2 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | | 8:00-12:00 | | | | | V |
| 38 | 72 | 41900 | 079 | 8502.00 | MO | 316 | LAJAS | 34 CALLE 65 DE INFANTERIA | LAJAS | PR | 00667 | 2 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | 8:00-12:00 | | | | | |
| 39 | 72 | 41900 | 121 | 9606.00 | MO | 319 | SABANA GRANDE | 8 AVE. VICENTE QUILCHINI | SABANA GRANDE | PR | 00637 | 2 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 thru | 8:00-4:00 | 8:00-12:00 | | | | | V |
| 40 | 72 | 41900 | 125 | 8405.00 | U | 089 | PLAZA DEL OESTE | PLAZA DEL OESTE SHOPPING CENTER, 397 CARR. 2 AVE. CASTO PEREZ | SAN GERMAN | PR | 00683 | 1 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | 9:00-12:00 | | | | | |
| 41900 San Germán | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 41 | 72 | 41980 | 007 | 2303.00 | MO | 045 | AGUAS BUENAS | 20 CALLE MUÑOZ RIVERA | AGUAS BUENAS | PR | 00703 | 1 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | | | | |
| 42 | 72 | 41980 | 009 | 2505.00 | MI | 211 | AIBONITO | CARR. 14 KM 51 HM 3, BO. ROBLES | AIBONITO | PR | 00705 | 2 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00-12:00 | | | | | V |
| 43 | 72 | 41980 | 017 | 5903.00 | MO | 065 | BARCELONETA PRIME OUTLET | CARR. 2 KM 54 HM 8 & CARR. 140, BO. FLORIDA AFUERA | BARCELONETA | PR | 00617 | 2 | | | | | | | | | | | 9:00-4:00 cut-off 5:00 | 8:00-4:00 | 9:00-1:00 | 11:00-2:00 | 9:00-1:00 | | | V |
| 44 | 72 | 41980 | 017 | 5903.00 | MO | 070 | CRUCE DAVILA | CARR. 2 KM 57 HM 3, SECTOR CRUCE DAVILA | BARCELONETA | PR | 00617 | 2 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 thru | 8:00-4:00 | | | | | | V |
| 45 | 72 | 41980 | 019 | 9525.00 | MI | 212 | BARRANQUITAS | CARR. 156 KM 17 HM 1, CENTRO COMERCIAL PLAZA SAN CRISTOBAL | BARRANQUITAS | PR | 00784 | 2 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | | | | |
| 46 | 72 | 41980 | 021 | 0316.11 | MI | 050 | LOMAS VERDES | 3A-100 AVE. LOMAS VERDES, ROYAL PALM | BAYAMON | PR | 00956 | 2 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 thru | 8:00-4:00 | | | | | | V |
| 47 | 72 | 41980 | 021 | 0315.01 | MI | 052 | BAYAMON CENTER | URB FLAMBOYAN GARDENS, 300 AVE. DR RAMON L. RODRIGUEZ | BAYAMON | PR | 00959 | 3 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 Drive-thru | 8:00-4:00 | 8:00-12:00 | | | | | V |
| 48 | 72 | 41980 | 021 | 0303.00 | MI | 115 | SANTA ROSA | SANTA ROSA SHOPPING, CARR. 2 | BAYAMON | PR | 00959 | 2 | | | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00-12:00 | | | | | V |

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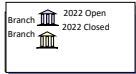
Branches Locations & Hrs - As of Dec 2022

| GEOCODING | | | | | | BRANCH # | BRANCH NAME | ADDRESS | CITY | STATE | ZIP | # OF ATMS | BRANCHES | | | | (CO) (RE) | ATMS | | EXTENDED HOURS INDICATOR | | | | | | DEPÓSITO FÁCIL | |
|-------------|----|-------|-----|---------|-----|----------|--------------|--|--------------|-------|-------|--------------|-----------------|------|------------------|------|---------------|------|---|--------------------------|---|-----------|----------------|----------|-------------------|----------------|----------|
| | | | | | | | | | | | | | DATE OPENED (O) | | DATE CLOSED (CL) | | | # | # | MORNINGS/ EVENINGS | TELLER ONLY SAME DAY TRANSACTION | SAT. | SUN. | HOLIDAYS | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | CONSOLIDATED (CO) | | TO WHICH |
| # | ST | MSA | CO | TRACT | LMI | | | | | | | | ACQUIRED (A) | | RELOCATED (RE) | | BRANCH (#) | | | | | | | | | | |
| | | | | | | | | | | | | | CODE | DATE | CODE | DATE | | | | | | | | | | | |
| #9500 Young | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 150 | 72 | 99999 | 001 | 9567.00 | MI | 159 | ADJUNTAS | 39-21 CALLE SAN JOAQUIN | ADJUNTAS | PR | 00601 | 1 | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | | | |
| 151 | 72 | 99999 | 043 | 9541.00 | MI | 072 | COAMO | 7 CALLE MARIO BRASCHI (BAJOS) CARR 155 | COAMO | PR | 00709 | 1 | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 9:00-12:00 | | | | |
| 152 | 72 | 41980 | 49 | 9505.00 | LI | 302 | CULEBRA | 9 CALLE PEDRO MARQUEZ | CULEBRA | PR | 00775 | 1 | | | | | | | | | 8:00-3:30 | | | | | | |
| 153 | 72 | 99999 | 073 | 9563.05 | MI | 162 | JAYUYA | 84 CALLE GUILLERMO ESTEVEZ | JAYUYA | PR | 00664 | 2 | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | | | V |
| 154 | 72 | 99999 | 083 | 9598.00 | MI | 175 | LAS MARIAS | CALLE COMERCIO ESQ. CARR. 119 | LAS MARIAS | PR | 00670 | 1 | | | | | | | | | 8:00-3:00 cut-off 4:00 | 8:00-3:00 | | | | | |
| 155 | 72 | 99999 | 093 | 9602.00 | MO | 174 | MARICAO | DE DIEGO 8 ESQ. BALDORIOTY | MARICAO | PR | 00606 | 1 | | | | | | | | | 8:00-3:30 cut-off 3:30 | 8:00-4:00 | | | | | |
| 156 | 72 | 99999 | 123 | 9531.00 | MI | 213 | SALINAS | CALLE SAN MIGUEL ESQ. CALLE MUÑOZ RIVERA | SALINAS | PR | 00751 | 2 | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | | | | | V |
| 157 | 72 | 99999 | 133 | 9536.00 | MI | 125 | SANTA ISABEL | BARRIO FELICIA II, CARR. 153 INT 542 | SANTA ISABEL | PR | 00757 | 2 | | | | | | | | | 8:00-4:00 cut-off 4:00 | 8:00-4:00 | 8:00- 12:00 | | | | V |
| 158 | 72 | 99999 | 147 | 9506.00 | MO | 112 | VIEQUES | 115 CALLE MUÑOZ RIVERA | VIEQUES | PR | 00705 | 1 | | | | | | | | | 8:00-4:30 cut-off 3:00 Drive-thru | 8:00-4:30 | | | | | |
| #9999 NA | | | | | | | | | | | | 249 | | 0 | | 3 | | 2 | | | | | | | | | |

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Virgin Islands Branches

| GEOCODING | | | | | | BRANCH # | BRANCH NAME | ADDRESS | CITY | STATE | ZIP | # OF ATMS | DATE OPENED (O) | | DATE CLOSED (CL) | | (CO) (RE) | # | # | MORNINGS/ EVENINGS | TELLER ONLY SAME DAY TRANSACTION | SAT. | SUN. | HOLIDAYS | DEPÓSITO FÁCIL | |
|-----------|----|-------|-----|---------|-----|----------|--------------------------------------|---|-----------|-------|-------|--------------|-----------------|------|------------------|------|---------------------------|---|---|--|-------------------------------------|------|-----------|----------|----------------|--|
| # | ST | MSA | CO | TRACT | LMI | | | | | | | | ACQUIRED (A) | | RELOCATED (RE) | | TO WHICH BRANCH (#) | | | | | | | | | |
| | | | | | | | | | | | | | CODE | DATE | CODE | DATE | | | | | | | | | | |
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| 1 | 78 | 99999 | 030 | 9610.00 | MO | 192 | CHARLOTTE AMALIE (HIBISCUS ALLEY) | 34-35 DRONNINGENS GADE | ST THOMAS | VI | 00802 | 1 | | | | | | | | M-F 8:30-4:00 cut- off 4:00 | | | | | | |
| 2 | 78 | 99999 | 030 | 9602.00 | MI | 194 | FORT MYLNER | FORT MYLNER COMMERCIAL CENTER BAY 1, ESTATE CHARLOTTE AMALIE 3 NEW QUARTER | ST THOMAS | VI | 00802 | 2 | | | | | | | | M-Th 8:30-2:30 cut- off 4:00 Friday 8:30-4:00 cut- off 3:00 gmt 8:30-3:00 cut- off 2:30 | | | 9:00-1:00 | | | |
| 3 | 78 | 99999 | 030 | 9610.00 | MO | 193 | MAIN OFFICE (ALTONA) | 193 ALTONA & WELGUNST CHARLOTTE AMALIE | ST THOMAS | VI | 00802 | 4 | | | | | | | | M-Th 8:30-2:30 cut- off 3:00 Friday 8:30-4:00 cut- off 4:00 Drive Thru | | | 9:00-1:00 | | | |
| 4 | 78 | 99999 | 030 | 9607.00 | MI | 196 | RED HOOK | RED HOOK SHOPPING CENTER 12 ESTATE SMITH BAY EAST | ST THOMAS | VI | 00802 | 1 | | | | | | | | 8:30-4:00 cut-off 2:30 gmt 3:00 | | | | Y | | |
| 5 | 78 | 99999 | 030 | 9611.00 | MO | 195 | SUGAR ESTATE | LOCKHART GARDENS SHOPPING CENTER 1-A 10TH STREET | ST THOMAS | VI | 00802 | 2 | | | | | | | | M-Th 8:30-2:30 cut- off 2:30 Friday 8:30-4:00 cut- off 4:00 | | | | | | |
| 6 | 78 | 99999 | 010 | 9703.00 | MO | 190 | CHRISTIANSTED (ORANGE GROVE) | 3009 ORANGE GROVE - ORANGE GROVE SHOPPING CENTER | ST CROIX | VI | 00820 | 1 | | | | | | | | M-Th 8:30-2:30 cut- off 2:30 Friday 8:30-4:00 cut- off 4:00 | | | | | | |
| 7 | 78 | 99999 | 010 | 9705.00 | MI | 191 | SUNNY ISLE | SUNNY ISLE SHOPPING CENTER 4500 SION FARM | ST CROIX | VI | 00820 | 2 | | | | | | | | M-Th 8:30-2:30 cut- off 2:30 Friday 8:30-4:00 cut- off 3:00 Drive Thru | | | 9:00-1:00 | | | |
| 8 | 78 | 99999 | 010 | 9713.00 | MI | 197 | SUNSHINE MALL | SUNSHINE MALL FREDERIKSTED | ST CROIX | VI | 00820 | 1 | | | | | | | | M-Friday 8:00-3:00 Lobby M-Th 8:00-5:00/ Friday 8:00-5:30 Drive Thru M-Wed 3:00-5:00/ Th-Friday 3:00-5:30 Walk Up | | | | | | |
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Banco Popular of Puerto Rico
USVI CRA Statement
St. Thomas

In compliance with §68 of the United States Virgin Islands Code we have prepared the following CRA Statement for the island of St Thomas and provide a copy of the Community Reinvestment Act Notice.

Credit Products offered by the Virgin Islands Mortgage Loans Department

Virgin Islands Mortgage Loans Department offers three basic loan types: (1) those insured by Rural Development, (2) guaranteed by VA, and those with no government insurance – (3) conventional loans. Conventional loans, however, can be conforming (salable loans for Fannie Mae or Freddie Mac) or non-conforming loans (held in portfolio) such as second mortgages or land loans. Here is a list of mortgages:

1. **Rural Development** – Lenders must follow specific guidelines established by Rural Development to receive the certificate of insurance.

If you are planning to purchase or construct your principal residence, and do not have savings for a down payment, this loan insured by the USDA- Rural Development may be your best option.

Description:

Guaranteed by USDA Rural Development 100% For Purchase of Primary Residence Term 30 years.

2. **Veteran's Administration** - Offers financing on Purchase transactions up to 100% to Veterans with a Certificate of Eligibility. VA offers a guarantee against default by borrowers to lending institutions.

The objective is to provide financing to veterans who have served in the United States armed forces and to some members of the Reserve and National Guard.

Description:

Guaranteed by the Veterans' Administration Veteran should present Certificate of Eligibility 90% for refinance of primary residence.

Maximum of \$625,500

Term: 30 years

3. **Construction Loans** – offers financing to customers seeking to build homes up to 80% of the appraised value of the completed home.
4. **Conventional Loans** – Conforms to specific investor guidelines. Must be approved/eligible by automated underwriting system.

If you have savings or assets for the down payment and closing costs, or if you already have a residence, this could be your best option.

Description:

For principal residence, second home and investment properties.

For purchasing, we offer up to 80% under the conventional loan program.

In refinancing, we offer up to 80% under the conventional loan programs.

Loans starting at a loan amount of \$50,000 in conforming loans and up to \$1,000,000 in non-conforming loans are eligible under convention loan product.

Maximum term 30 years

5. **Second Mortgages** – offers a repayment term of 15 years with a total loan to value (TLTV) of 90% financing and have specific guidelines to follow.
6. **Land Loans** – offer a repayment term of 15 years with 90% financing and have specific guidelines to follow.

Credit offered by the Virgin Islands Individual Consumer Loans Department

The Virgin Islands Consumer Loans Department offers the following types of credit:

1. **Unsecured Loans for personal reasons** - maximum term of seven (7) years.
2. **Auto Loans** to purchase vehicles or securing loan with an automobile owned – maximum term six (6) years and maximum financing amount 90%.
3. **Cash Secured Loans** – secured by Certificates of Deposit or Savings Account - maximum term ten (10) years.
4. **Visa Premia Rewards**
5. **Visa Cash Rewards**
6. **Jetblue Mastercard**
7. **Reserve Lines of Credit**
8. **Unsecured RBO loans (BPPR rehabilitation programs)-** maximum term ten (10) years
9. **Jetblue Mastercard Eleva**
10. **AAdvantage Visa Signature Plus**

Credit offered by the Virgin Islands Commercial Loans Department

The Virgin Islands Region Commercial Loans Department offers numerous types of credit facilities:

- 1. Ideal Business Line of Credit** – is a credit line that is tied to the Ideal Business Account. The client gets immediate availability of funds without continuously applying for credit with a credit line that covers credit needs from \$10,000 up to a maximum of \$250,000.
 - Provides the flexibility of establishing a payment plan adjusted to your business' cash flow
 - Avoid overdrafts by automatically protecting your checking account
 - Allows automatic access to the available funds in your credit line
- 2. B-Smart Line of Credit** – is a credit line that is tied to the B-Smart Account. The client gets immediate availability of funds without continuously apply for credit with a credit line that covers credit needs from \$5,000 up to \$100,000.
 - Provides the flexibility of establishing a payment plan adjusted to your business' cash flow
 - Avoid overdrafts by automatically protecting your checking account
 - Allows automatic access to the available funds in your credit line

3. Commercial Credit Cards

Business credit cards are issued by to professionals and small-business owners to be used by them and their authorized users.

Corporate credit cards Corporate credit cards are issued to corporations, partnerships and private or governmental entities, both for profit and non-profit, to be used by employee.

The commercial credit card will be issued under a commercial credit line which the borrower has to request. All individual credit limits per card that the company may request for its authorized users shall never exceed the company's Line of Credit.

a. Visa Business

Enjoy the convenience of separating your personal expenses from your business accounts or from other expenses related to your profession.

Benefits:

Credit line from 5,000 up to \$50,000.

b. Premia Business Rewards

Earn rewards on every purchase made for your business with a \$0 annual fee.

The new PREMIA® Business Rewards provides automatic enrollment to the renewed PREMIA® program, at no additional cost, which allows you to earn:

- 10,000 welcome points after making \$3,000 in purchases within the first 90 days of opening the account
- 2x points for every \$1 on purchases in restaurants, telecommunications, gas stations, and office supplies
- 1x point for every \$1 on other purchases
- No annual points limit
- Ability to view your points balance using the Mi Banco app
- Multiple options to redeem points for cash, travel, gift cards

Additional benefits:

Access to the Commercial Credit Card Manager platform to manage your credit card online as an administrator or as a cardholder

c. Premia Business Rewards Max

Earn more rewards on your business purchases and get top-notch benefits.

With the PREMIA® Business Rewards Max you get automatic enrollment to the renewed PREMIA® program, at no additional cost, which allows you to earn:

- 30,000 welcome points after making \$5,000 in purchases within the first 90 days of opening the account
- 3x points for every \$1 in purchases on travel (airlines and hotels) restaurants, telecommunications, gas stations, and office supplies
- 1x point for every \$1 on other purchases
- No annual points limit
- Ability to view your points balance using the Mi Banco app
- Multiple options to redeem points for cash, travel, gift cards

Additional benefits:

Access to the Commercial Credit Card Manager platform to manage your credit card online as an administrator or as a cardholder

d. Visa Corporate

Banco Popular's Visa Corporate Card¹ is especially designed for your company. This card allows you to maximize your company's budget while controlling expenses.

Benefits:

Line of credit starting at \$10,000.

You can give an individual card to each authorized employee, who will have an individual card number, credit limit and will receive their own statement.

Commercial Credit Card Manager: Online platform for business owners to manage their credit card program, as an administrator or as a cardholder. Administrators can view all card activity up to 18 months, make payments, create or cancel cards, adjust limits within company approved limit, request replacement cards, and manage temporary limits on individual cards. Cardholders can view account activity, make payments, configure email alerts, and temporarily suspend the card.

100% Protection Against Fraud: Exclusive benefit for Banco Popular customers, where if your card is lost or stolen or its number is stolen, you will not be liable for any purchase made without your authorization.

Travel Benefits: Customers can travel with confidence with the additional benefit of Worldwide Car Rental Insurance, International Emergency Medical Services, and Corporate Liability Waiver Insurance.

4. Revolving Line of Credit

Cover short term recurrent operational needs with. Credit lines are generally revolving instruments and are due every 12 months.

Under the line of credit, a debtor may obtain advances, repay obtain advances, repay amounts according to its conversion cycle and make additional drawings under the facility while the same has availability.

a. Advised Line of Credit - its terms and conditions are advised to the client

- b. Guidance Line of Credit** - The same is established by the Bank internally for customers who frequently use credit under similar conditionals and requirements. The facility is appropriate for customers having seasonal needs and allows the Bank to respond faster to the customer.

5. Non-Revolving Line of Credit

A credit facility used to finance construction projects, such as housing developments, buildings such as warehouses, industrial factories, business and offices. Non-revolving Line of Credit have a due date of not more than a year, or term of the assigned contract, and have a specific repayment source such as a term loan or sale of property being developed.

6. Short Term Loans

Cover temporary, non-recurrent financial needs. These loans are offered in terms of less than one year and rely on the specific purpose and cash flow of business

7. Term Loan

Banco Popular offers convenient term loan. These loans have terms of more than one year and can be used to cover long term financial needs

8. Government Guaranteed Loans

An excellent credit opportunity for small businesses is a government guaranteed loan from Banco Popular, guaranteed by the Virgin Islands Economic Development Authority (EDA), federal Small Business Administration (SBA) or Rural Development Agency of the Virgin Islands.

A loan guaranteed by the SBA may be the best financing alternative if you wish to:

- Establish your own business
- Purchase an existing business
- Purchase land or commercial property
- Expand business operations
- Make property improvements
- Purchase inventory, machinery or equipment
- Refinance commercial debt

A loan under the State Small Business Credit Initiative Program (SSBCI) offered by the EDA provides Collateral Support, Loan Guarantee, and Payment, Surety and Performance Bonding to small and medium size companies and small local contractors. Loan proceeds must be used for a "business purpose." A business purpose includes, but is not limited to:

- Start up costs
- Working capital
- Business procurement
- Franchise fees
- Equipment
- Inventory

- Purchase, construction renovation or tenant improvements of an eligible place of business that is not for passive real estate investment purposes

9. Letters of Credit

A Letter of Credit is a credit product in which the Bank assumes conditional obligation or guarantees a payment according to the compliance of certain strictly documentary terms and conditions stipulated in the credit. The Bank uses its own credit to guarantee the payment of a transaction provided that the established terms and conditions are complied with

Types of Letters of Credit

- a. Commercial – it is a payment method guaranteeing a transaction of purchase or sale of merchandise.
- b. Standby – payment mechanism that protects the beneficiary against financial or contractual non-compliance by the other party (applicant).

10. Letters of Guaranty

A Letter of Guarantee is a document issued on behalf of a Shipping company, releasing them from liability and becoming, in our case, liable for the total payment of the assets, shipping charges and any other charges that the supplier and/or Shipping company would bill. It allows the shipping company to deliver the merchandise to the importer without the liability of its behalf and before having received the Bill of Lading and as a guarantee of payment of its shipping fees.

11. Commercial Mortgages

Commercial Mortgage are generally granted for the purchase, improvement and/or remodeling of commercial property.

12. Construction Loans

Construction Loans include loans for the acquisition of land, improvement and construction of individual homes, twins, row houses, walk-up or condominiums, shopping centers, office buildings, warehouses.

Banco Popular of Puerto Rico
USVI CRA Statement
St. Croix

In compliance with §68 of the United States Virgin Islands Code we have prepared the following CRA Statement for the island of St Croix and provide a copy of the Community Reinvestment Act Notice.

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Virgin Islands Mortgage Loans Department offers three basic loan types: (1) Rural Development, (2) guaranteed by VA, and those with no government insurance – (3) conventional loans. Conventional loans, however, can be conforming (salable loans for Fannie Mae or Freddie Mac) or non-conforming loans (held in portfolio) such as second mortgages or land loans. Here is a list of mortgages:

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If you are planning to purchase or construct your principal residence, and do not have savings for a down payment, this loan insured by the USDA- Rural Development may be your best option.

Description:

Guaranteed by USDA Rural Development 100% For Purchase of Primary Residence Term 30 years.

2. **Veteran's Administration**

Offers financing on Purchase transactions up to 100% to Veterans with a Certificate of Eligibility. VA offers a guarantee against default by borrowers to lending institutions.

The objective is to provide financing to veterans who have served in the United States armed forces and to some members of the Reserve and National Guard.

Description:

Guaranteed by the Veterans' Administration Veteran should present Certificate of Eligibility 90% for refinance of primary residence.

Maximum of \$625,500

Term: 30 years

3. **Construction Loans** – offers financing to customers seeking to build homes up to 80% of the appraised value of the completed home.
4. **Conventional Loans** – Conforms to specific investor guidelines. Must be approved/eligible by automated underwriting system.

If you have savings or assets for the down payment and closing costs, or if you already have a residence, this could be your best option.

Description:

For principal residence, second home and investment properties.

For purchasing, we offer up to 80% under the conventional loan programs.

In refinancing, we offer up to 80% LTV under the conventional loan programs.

Starting at a loan amount of \$50,000 in conforming loans and up to \$1,000,000 in non-conforming loans.

Maximum term 30 years

5. **Second Mortgages** – offers a repayment term of 15 years with a total loan to value (TLTV) of 90% financing and have specific guidelines to follow.
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2. **Auto Loans** to purchase vehicles or securing loan with an automobile owned – maximum term six (6) years and maximum financing amount 90%.
3. **Cash Secured Loans** – secured by Certificates of Deposit or Savings Account – maximum term ten (10) years.
4. **Visa Premia Rewards**
5. **Visa Cash Rewards**
6. **Reserve Lines of Credit**
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8. **AAdvantage Visa Signature Plus**
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10. **Jetblue Mastercard Eleva**

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Benefits:

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Earn rewards on every purchase made for your business with a \$0 annual fee.

The new PREMIA® Business Rewards provides automatic enrollment to the renewed PREMIA® program, at no additional cost, which allows you to earn:

- 10,000 welcome points after making \$3,000 in purchases within the first 90 days of opening the account
- 2x points for every \$1 on purchases in restaurants, telecommunications, gas stations, and office supplies
- 1x point for every \$1 on other purchases
- No annual points limit
- Ability to view your points balance using the Mi Banco app
- Multiple options to redeem points for cash, travel, gift cards

Additional benefits:

Access to the Commercial Credit Card Manager platform to manage your credit card online as an administrator or as a cardholder

c. Premia Business Rewards Max

Earn more rewards on your business purchases and get top-notch benefits.

With the PREMIA® Business Rewards Max you get automatic enrollment to the renewed PREMIA® program, at no additional cost, which allows you to earn:

- 30,000 welcome points after making \$5,000 in purchases within the first 90 days of opening the account
- 3x points for every \$1 in purchases on travel (airlines and hotels) restaurants, telecommunications, gas stations, and office supplies
- 1x point for every \$1 on other purchases
- No annual points limit
- Ability to view your points balance using the Mi Banco app
- Multiple options to redeem points for cash, travel, gift cards

Additional benefits:

Access to the Commercial Credit Card Manager platform to manage your credit card online as an administrator or as a cardholder

d. Visa Corporate

Banco Popular's Visa Corporate Card¹ is especially designed for your company. This card allows you to maximize your company's budget while controlling expenses.

Benefits:

Line of credit starting at \$10,000.

You can give an individual card to each authorized employee, who will have an individual card number, credit limit and will receive their own statement.

Commercial Credit Card Manager: Online platform for business owners to manage their credit card program, as an administrator or as a cardholder. Administrators can view all card activity up to 18 months, make payments, create or cancel cards, adjust limits within company approved limit, request replacement cards, and manage temporary limits on individual cards. Cardholders can view account activity, make payments, configure email alerts, and temporarily suspend the card.

100% Protection Against Fraud: Exclusive benefit for Banco Popular customers, where if your card is lost or stolen or its number is stolen, you will not be liable for any purchase made without your authorization.

Travel Benefits: Customers can travel with confidence with the additional benefit of Worldwide Car Rental Insurance, International Emergency Medical Services, and Corporate Liability Waiver Insurance.

3. Revolving Line of Credit

Cover short term recurrent operational needs with. Credit lines are generally revolving instruments and are due every 12 months.

Under the line of credit, a debtor may obtain advances, repay obtain advances, repay amounts according to its conversion cycle and make additional drawings under the facility while the same has availability.

c. Advised Line of Credit - its terms and conditions are advised to the client

d. Guidance Line of Credit - The same is established by the Bank internally for customers who

frequently use credit under similar conditionals and requirements. The facility is appropriate for customers having seasonal needs and allows the Bank to respond faster to the customer.

4. Non-Revolving Line of Credit

A credit facility used to finance construction projects, such as housing developments, buildings such as warehouses, industrial factories, business and offices. Non-revolving Line of Credit have a due date of not more than a year, or term of the assigned contract, and have a specific repayment source such as a term loan or sale of property being developed.

5. Short Term Loans

Cover temporary, non-recurrent financial needs. These loans are offered in terms of less than one year and rely on the specific purpose and cash flow of business

6. Term Loan

Banco Popular offers convenient term loan. These loans have terms of more than one year and can be used to cover long term financial needs

7. Government Guaranteed Loans

An excellent credit opportunity for small businesses is a government guaranteed loan from Banco Popular, guaranteed by the Virgin Islands Economic Development Authority (EDA), federal Small Business Administration (SBA) or Rural Development Agency of the Virgin Islands.

A loan guaranteed by the SBA may be the best financing alternative if you wish to:

- Establish your own business
- Purchase an existing business
- Purchase land or commercial property
- Expand business operations
- Make property improvements
- Purchase inventory, machinery or equipment
- Refinance commercial debt

A loan under the State Small Business Credit Initiative Program (SSBCI) offered by the EDA provides Collateral Support, Loan Guarantee, and Payment, Surety and Performance Bonding to small and medium size companies and small local contractors. Loan proceeds must be used for a "business purpose." A business purpose includes, but is not limited to:

- Start up costs
- Working capital
- Business procurement
- Franchise fees
- Equipment
- Inventory
- Purchase, construction renovation or tenant improvements of an eligible place of business that is not for passive real estate investment purposes

8. Letters of Credit

A Letter of Credit is a credit product in which the Bank assumes conditional obligation or guarantees

a payment according to the compliance of certain strictly documentary terms and conditions stipulated in the credit. The Bank uses its own credit to guarantee the payment of a transaction provided that the established terms and conditions are complied with

Types of Letters of Credit

- c. Commercial – it is a payment method guaranteeing a transaction of purchase or sale of merchandise.
- d. Standby – payment mechanism that protects the beneficiary against financial or contractual non-compliance by the other party (applicant).

9. Letters of Guaranty

A Letter of Guarantee is a document issued on behalf of a Shipping company, releasing them from liability and becoming, in our case, liable for the total payment of the assets, shipping charges and any other charges that the supplier and/or Shipping company would bill. It allows the shipping company to deliver the merchandise to the importer without the liability of its behalf and before having received the Bill of Lading and as a guarantee of payment of its shipping fees.

10. Commercial Mortgages

Commercial Mortgage are generally granted for the purchase, improvement and/or remodeling of commercial property.

11. Construction Loans

Construction Loans include loans for the acquisition of land, improvement and construction of individual homes, twins, row houses, walk-up or condominiums, shopping centers, office buildings, warehouses.



USVI PRODUCTS DESCRIPTION 2023

Checking Accounts

1. Popular Checking®

An affordable account with no overdraft fees. The first account in the Virgin Islands that meets the national standards of the Bank On program for affordable, convenient, and moderate-cost accounts. Click [here](#) to view the answers to frequently asked questions.

Affordable

- \$0 fee for overdrafts, unavailable funds, or insufficient funds.¹
- \$0 inactivity fees.²
- \$25 minimum deposit needed to open account.
- \$2 monthly service fee, if the balance is \$500 or more in the statement period.
- \$5 monthly service fee, if the balance is less than \$500 in the statement period.

Easy Access

- Manage your account from your mobile phone or computer with [Mi Banco](#), includes [ATH Móvil](#).

Additional Benefits

- ATH® and ATH® International debit card.
- ATMs throughout the island to deposit³ checks and cash, pay your bills, and withdraw money with your mobile phone⁴.
- TeleBanco Popular® available 24/7.
- Access to Mi Banco to verify your balance, transfer money, make payments⁵ to more than 5,000 merchants, deposit⁶ checks, and more.
- Security tools like Mi Banco Alerts⁷ and two-step verification.
- Optional Reserve Line⁸ of up to \$50,000.

¹Overdraft, insufficient funds, or unavailable funds charges will not be applied. Likewise, the Overdraft Policies of Banco Popular de Puerto Rico will not apply to, nor will they be available for this account. This means that we will decline and return as unpaid those transactions for which you do not have sufficient funds in your account. Although we will not allow you to overdraw your account in most cases, it is possible for your account to have a negative balance; however, in those cases, we will not charge you overdraft fees. This could occur, for example, when you authorize a payment with your debit card for an amount less than the amount received by the bank for your payment (for example, the added tip for a payment at a restaurant).



²If you do not make transactions in your deposit account (deposits, withdrawals, payments), inactivity charges will not be applied. However, the inactivity period remains in place, thus it is important that you continue making transactions in your account to avoid its status changing to inactive and your money being remitted to the Division of Banking and Insurance of the Virgin Islands (for USVI customers) and the Ministry of Finance (for BVI customers), in accordance with the applicable laws and regulations. As a reminder, if you do not make any transactions in a 6-month period, your account will be considered inactive.

³You can use Easy Deposit service only at ATMs that feature the Easy Deposit logo. All cash deposited before 9:30 p.m. on business days will be available immediately for all types of transactions. Cash deposits made after 9:30 p.m. on business days and on non-business days will only be available for purchases or withdrawals using the ATH® debit card. Checks deposited before 6:00 p.m. on a business day will be processed the same business day, subject to deposit verification and validation. To learn more about the availability of funds on deposited checks, please refer to the Bank's Policy for Availability of Funds at any of our branches or in the Deposit Account Agreement.

⁴Retiro Móvil is a service offered by Banco Popular de Puerto Rico. This is a free service for customers who have an individual deposit account and/or business account (Ideal Business® and B-Smart®) of Banco Popular and are registered in the Mi Banco Mobile application. To withdraw cash, you must have an active ATH® or ATH® International Banco Popular debit card. Non clients will be able to collect the cash at one of Banco Popular's ATMs once they download the Mi Banco Mobile application and select Retiro Móvil. This service is available at all Banco Popular ATMs. Withdrawals are subject to the availability of funds of your account. Refer to the Funds Availability Policy at any of our branches. Customers can also refer to their Deposit Accounts Contract. Mi Banco Mobile is a service offered by Banco Popular de Puerto Rico and is free of charge. You should check with your mobile service provider if charges for data transmission apply.

⁵Subject to availability of funds in your account. Certain businesses may take up to five business days to receive the payment. Certain restrictions apply.

⁶Deposits are subject to the provisions of the Bank's Fund Availability Policy. Mobile Easy Deposit is a free service and only for customers with commercial accounts (Ideal Business® and B-Smart®) and/or individual deposit accounts in Banco Popular. Customers are selected according to the Bank's eligibility criteria. Checks deposited before 6:00 p.m. on a business day will be processed the same business day, subject to verification and validation of the deposit. In the back of the check to be deposited, you must include: signature, account number and the phrase "For Deposit Only at BPPR".

⁷Alerts and Notifications by SMS is a free service Banco Popular de Puerto Rico offers its clients. Charges may apply for text messages or data excess according to your cell service plan. Check with your service provider to find out more about your plan.

⁸Subject to credit approval. Certain restrictions apply. The Annual Percentage Rate (APR) for using the line is 17.99% APR

2. Ideal SM

Ideal includes a checking section, an interest-bearing savings section, and a reserve line of credit¹ all under the same account number.

Account Features:

- \$50 minimum initial deposit to open account.
- \$9 monthly service fee, not applicable if on each day of the statement period you maintain ONE of the following: A daily balance of \$500 or more in the checking section; or a balance of \$25,000 or more in your CIMA account.
- Tiered interest-yielding savings section, if the average daily balance of the cycle is equal or greater than \$500.
- ATH® card and ATH® International card.
- Unlimited FREE transactions at over 600 Popular ATM's.
- Up to \$50,000 optional Reserve Line of Credit¹
- Welcome Bonus of 500 points in the PREMIA® Program.

¹Subject to credit approval. Certain restrictions apply. The Annual Percentage Rate (APR) for using the line is 17.99% APR.



²Subject to PREMIA® Program Terms and Conditions. PREMIA® Program is optional and entails a \$25 annual membership. The welcome bonus only applies to the opening of new accounts.

3. Popular Plus®

Popular Plus® account generates interest on its checking and savings sections and offers you a unique credit line¹

Account Features:

- \$200 minimum initial deposit to open the account.
- \$12 monthly service fee, not applicable if you maintain ONE of the following: An average daily balance greater than \$2,500 across the checking section and the Money Market Savings section in the statement period; or a balance of \$25,000 or more in your CIMA account.
- Tiered interest-yielding savings section, if the average daily balance of the cycle is equal or greater than \$500.
- Interest-bearing checking section, if the average daily balance of the cycle is equal or greater than \$500.
- ATH® card and ATH® Gold International card.
- Unlimited FREE transactions at over 600 Popular ATM's.
- Up to \$50,000 optional Reserve Line of Credit¹.

¹Subject to credit approval. Certain restrictions apply. The Annual Percentage Rate (APR) for using the line is 17.99% APR.²Subject to PREMIA® Program Terms and Conditions. PREMIA® Program is optional and entails a regular \$25 annual membership, not applicable for Popular Plus customers. The Welcome Bonus only applies to opening of new accounts.

Electronic Accounts

1. Popular® Access

An affordable account with a transactions section and a savings section that generates interests.

Account Features:

- \$0 minimum initial deposit to open the account.
- Monthly fee of \$3.00 if you do not receive e-Statement or a Direct Deposit in the statement period;
- Monthly fee of \$2.50 if you receive your statement through e-Statement in the statement period;



- Monthly fee of \$2.00 if you receive Direct Deposit in the statement period.
- Monthly fee of \$1.50 if you receive e-Statement and a Direct Deposit in the statement period.
- [ATH® card](#) and [ATH® International](#) card.
- Unlimited **FREE** transactions at over 600 Banco Popular ATM's in VI and PR.
- Two sections under the same account number: one for transactions and another for savings.
- Fixed interest rates in the savings section, if the average daily balance of the cycle is equal or greater than \$500.
- Automatic transfers starting at \$5.00 from the transaction section to the savings section.
- Accumulate points in the PREMIA® Program.¹

¹To be eligible, you must be an active member of the PREMIA® Program. Subject to the terms and conditions of the PREMIA® program (the Program). For more information about the accumulation, expiration, and use of points and about other terms and conditions, go to www.premia.com/terms-and-conditions/.

2. ACADEMIA ACCOUNT

Academia Account is the account created for college students just as you. It's affordable, generates interest and does not require a minimum balance.

Account Features:

- \$0 minimum initial deposit to open the account.
- \$0 monthly service fee, if you receive a Direct Deposit in the statement period;
- \$1.00 monthly service fee, if you do not receive Direct Deposit in the statement period and receive the monthly statement through e-statement;
- \$1.50 monthly service fee, if you do not receive a Direct Deposit in the statement period.
- ATH® card and ATH® International card.
- Two sections under the same account number: one for transactions and another for savings.
- Fixed interest rates in the savings section, if the average daily balance of the cycle is equal or greater than \$500.
- Automatic transfers starting at \$5.00 from the transaction section to the savings section.

3. E-ACCOUNT

E-account, the checking account that allows you to open and make transactions without leaving your home. A checking account that is 100% online.

- Convenient online opening, without visiting a branch¹



- \$0 minimum deposit needed to open the account
- \$0 monthly minimum balance
- \$5.95 monthly service fee, not applicable if in the statement period you perform ONE of the following: Receive a Direct Deposit, a connection through Internet Banking or an electronic payment through the answering machine (VRU) or by Internet Banking
- Up to \$50,000 optional Reserve Line of Credit²
- Order your checks through Telebanco Popular or visiting any of our branches³
- ATH® card and ATH® International card - we will send you an ATH® card by mail. If you want an ATH® International card, you shall request it through popular.com, Telebanco Popular® or visiting any of our branches and we will send it by mail. You can validate both cards online.

¹Under certain conditions you may be required to provide certain information that must be provided by you at one of our branches. Accounts are opened only on business days. If you attempt to open an account on a Saturday, Sunday or Federal holiday, the request will be processed on the next business day.

²Subject to credit approval. Certain restrictions apply. The Annual Percentage Rate (APR) for using the line is 17.99% APR.

³To use checks you must register your signature by visiting one of our branches. Each order of checks has an additional cost. To order your checks call (787) 724-3659 (Puerto Rico) or 1-888-724-3659 (United States / Virgin Islands).

4. CIMA

Individual account intended for customers with saving tendencies, technology oriented, who have certificates of deposits, saving accounts, and are looking for a high yield account with the flexibility of withdrawals without penalties when needed. Minimum initial deposit: \$1,000.

Account Features:

- Tiered interest rates that are computed and credited monthly
- No monthly service charges
- Convenience to view, print, and save up to 18 statements in Mi Banco Online
- If the customer has an Ideal account or a Popular Plus account, the monthly service charge in these accounts does not apply if a \$10,000 balance on the CIMA account is maintained at the end of the cycle.

Savings Accounts

1. Popular Savings®

It's never too late to start saving. **Popular Savings®** is a simple savings tool that gives you access to your money around-the-clock.

Account Features:



- \$50 minimum initial deposit to open the account.
- \$4 monthly service fee, if the balance on any day of the statement period is less than \$400.
- Tiered interest rates, if the average daily balance of the cycle is equal or greater than \$500.
- ATH® Card and ATH International Card.

2. ATH POP®

Teach your children to manage their money by opening their first bank account with ATH or an International ATH Visa debit card.

Benefits for parents:

- Open the account with a \$25 minimum deposit
- Monitor account activity with Mi Banco Alerts¹
- Transfer money with ATH Móvil², Mi Banco Online or Telepago
- Automatically deposit the change from your transactions to your child's account with Direct Direct Savings³
- Log in to Mi Banco Móvil app 24/7 to check balance, deposit checks⁴, and much more
- Deposit cash or checks at ATMs identified with Easy Deposit⁵.

Benefits for your children:

- Their first ATH® debit card gives them the freedom to make transactions
- Learn to save and manage their money at an early age with Mi Banco Móvil⁶
- Develop budgeting skills with Money Management Tool in Mi Banco⁶
- Withdraw cash at one of our ATMs
- Make transactions online⁶ and in commercial establishments around the world with the International ATH® Visa debit card
- Choose between one of the two designs available for their first ATH® Card

¹Alerts and Notifications by SMS is a free service Banco Popular de Puerto Rico offer its clients. Charges may apply for text messages or data excess according to your cell service plan. Check with your service provider to find out more about your plan.

²Requires that both the owner of the account and the person who will receive the transfer, to be registered in the service. To register, you must have an active debit card with a participating financial institution with the ATH Móvil Service. Other restrictions apply. Please access athmovil.com to register and to view the terms of conditions or the list of participating Institutions. ATH Móvil is a service of the ATH® Network from EVERTEC Group, LLC.

³The Ahorro Directo service applies to purchases made with your BPPR ATH® card and ATH International Visa cards at points of sale (POS). Service will be effective the next business day after registration.

⁴Deposits are subject to the provisions of the Bank's Fund Availability Policy. Mobile Easy Deposit is a free service and only for customers with commercial accounts (Ideal Business & B-Smart®) and/or individual deposit accounts in Banco Popular. Customers are selected according to the Bank's eligibility criteria. Checks deposited before 6:00 p.m. on a business day will be processed the same business day, subject to verification and validation of the deposit. In the back of the check to be deposited, you must include: signature, account number and the phrase "For Deposit Only at BPPR".

Certain exceptions may apply. For details about the availability of funds, please refer to the Disclosure of Availability of Funds Deposited in Individual Transaction Accounts (Regulation CC) in your Deposit Account for Individuals Contract.



⁶Popular's websites and online services are not directed to children under the age of thirteen (13) and do not encourage these children to provide their personal information. Consequently, our policy is that we will not knowingly collect personal information provided by children under the age of thirteen (13). If we obtain actual knowledge that we have collected such information, we will comply with the requirements of the Children's Online Privacy Protection Act (COPPA), including the deletion of such personal information from our systems. For additional information about COPPA, please visit the Federal Trade Commission's website at: www.FTC.gov.

3. Junior Savings ClubSM

Junior Savings Club is an account for a father, mother, grandparent(s) or legal guardian(s) who wish to help their kids understand the importance of saving and learning to prepare for a responsible financial future. This account includes benefits such as:

Account Features:

- \$25 minimum initial deposit to open the account.
- A minimum monthly balance is not required.
- Earns interests when the average daily balance in the cycle is equal or greater than \$100.
- It allows parents, grandparents, or legal guardians to transfer money from their accounts to the Junior Savings Club.

For children up to 17 years of age.

¹Popular's websites and online services are not directed to children under the age of thirteen (13) and do not encourage these children to provide their personal information. Consequently, our policy is that we will not knowingly collect personal information provided by children under the age of thirteen (13). If we obtain actual knowledge that we have collected such information, we will comply with the requirements of the Children's Online Privacy Protection Act (COPPA), including the deletion of such personal information from our systems. For additional information about COPPA, please visit the Federal Trade Commission's website at: www.FTC.gov.

4. U-Save

A savings account for what you want. The U Save account grows as you make transfers from other accounts you have at Popular.

When you open online a U Save account, you decide:

- What you want to save for
- When you want to receive your money ¹
- From which account you want to transfer your deposits
- To which account you want to transfer your savings
- The frequency of the transfers

Account Features:

- \$0 minimum initial deposit to open the account.



- \$0 monthly service fee
- Can be opened online and at any branch
- Generates interest if the average daily balance of the cycle is equal or greater than \$100.
- You can receive credits from Smart Savings service.

Requirements:

- Have a Banco Popular transactional deposit account
- Minimum amount for each electronic transfer: \$0.01

¹If you withdraw money at a branch before the date you selected, a \$5 fee will apply; changes in the date of withdrawal using My Online Bank are free of cost.

Commercial Accounts

1. Ideal Business®

Commercial checking account designed for corporations, associations and Doing Business As (DBA) that generate a large number of transactions. It offers a savings section and a line of credit ² on the same account number, thus facilitating the management and tracking of funds.

Benefits:

- Unlimited electronic transactions³.
- 30 transactions in paper free of cost⁴.
- ATH® card and ATH® International Visa Platinum card free of cost⁵.
- \$0 service charges if you maintain an average monthly balance⁶.
- The savings module pays tiered interest on your deposits. The greater the balance, the higher the interest rate received.
- Line of credit between \$10,000 and \$250,000²
- Receive your commercial account statement in electronic format with e-Commercial Statement.

All extensions of credit, whether via credit cards, credit lines or loans, are subject to credit approval. Certain conditions apply.³Electronic transactions are considered: Easy Deposit (deposits through ATMs), Mobile Easy Deposit, Remote Deposit, ACH, Wire Transfers, Mobile ATH, Telepayment and POS.⁴A \$0.50 fee will apply for each paper transaction in excess of 30 during the cycle. Paper transactions are considered paid checks, deposited checks, and deposit sheets. Electronic transactions do not count towards calculating excess transactions.⁵Available only for sole owner accounts and/or accounts that do not require joint signatures.⁶An average balance in the checks and savings section (combined balance) of \$2,500 or more is required to avoid a monthly service charge of \$12. However, to receive the account statement only electronically (PDF) you will get a discount of \$2.



2. B-Smart

If you are a business owner operating as a *Doing Business As* (DBA) or a professional who is not in a partnership nor incorporated, or that is a member of sport clubs, graduating class, or charitable accounts, and you only need one signature on your account, **B-Smart**[®] is for you. It's the checking account that includes a savings section and a line of credit² and free electronic transactions. Also, there's a credit protection plan available for your credit line².

Benefits:

- Unlimited electronic transactions³.
- 15 transactions in paper free of cost⁷.
- ATH[®] card and ATH[®] International Visa Platinum card free of cost⁵.
- \$0 service charges if you maintain the combined average balance⁸.
- The savings module pays tiered interest on your deposits. The greater the balance, the higher the interest rate received.
- Line of credit from \$5,000 to \$100,000².
- Receive your commercial account statement in electronic format with e-Commercial Statement.

²All extensions of credit, whether via credit cards, credit lines or loans, are subject to credit approval. Certain conditions apply. ³Electronic transactions are considered: Easy Deposit (deposits through ATMs), Mobile Easy Deposit, Remote Deposit, ACH, Wire Transfers, Mobile ATH, Telepayment and POS. ⁵Available only for sole owner accounts and/or accounts that do not require joint signatures.

⁷A fee of \$0.50 will apply for each paper transaction in excess of 15 during the cycle. Paper transactions are considered paid checks, deposited checks, and deposit sheets. Electronic transactions do not count towards calculating excess transactions.

⁸An average balance in the checks and savings section (combined balance) of \$500 or more is required to avoid a monthly service fee of \$5. However, to receive the account statement only electronically (PDF) you will get a discount of \$2.

CD / IRA Accounts

1. Individual Retirement Account (IRA)

An Individual Retirement Account (IRA) is a personal savings plan that provides income tax advantages to customers that choose to save money for retirement purposes. Banco Popular is the Custodian of the funds deposited and the Popular Investment System (PISYS) manages the IRA Account.

Benefits:

- Guaranteed interest rate for the term you choose
- Minimum initial deposit: \$500
- Available terms: 1, 2, 3, 5, 7 and 10 years
- Principal and Interests are insured by the FDIC up to \$250,000

Disclosures:



- The interest rate in a fixed-term deposit is guaranteed for the term of the deposit. Once the instrument is opened, no additional deposits or withdrawals are allowed prior to the maturity date.
- Penalty for early withdrawal or cancellation prior to maturity is 180 days of interest. Penalties from the Internal Revenue Service (IRS) may apply.
- Interest is computed daily on the daily balance and accredited monthly.
- The method used to compute the interest is the daily balance. This method applies to the account's principal daily periodic rate.
- When the account opening or the deposit is made through cash or non-cash items (e.g. checks), interest begins to accrue on the working day in which the transaction takes place.
- Deposits are renewed automatically at maturity, in periods of equal duration. There are no grace periods for renewals.
- Processing charge: \$10.00 per instrument on withdrawals before age 70 and returns of excess contributions; \$25.00 per instrument for rollovers to other eligible institutions.

Additional Information:

- IRA accounts are available only for current residents of the USVI
- To open your IRA accounts visit any of our branches.

Popular offers various investment alternatives. You should obtain detailed information to determine which is best suited to your needs.

2. Certificate of Deposit

Generate more from your savings with a certificate of deposit (CD) from Popular.

Benefits:

- It pays a guaranteed interest rate according to the amount invested and the term chosen.
- You can select the term that best fits your needs, from 7 days to 10 years.
- Interests can be credited to your Popular checking or savings account or you can also capitalize them in the certificate.
- Use funds to guarantee a personal loan¹ while the CD continues earning interest.

¹Subject to credit approval.



Ath's Off Site - As Of 2022

| BPPR | | | | | | | | | | | | U | NAME | ADDRESS | CITY | STATE | ZIP | ATMS | OPEN (O) | | | CLOSE (CL) | | | (RE) TO WHICH ATM LOCATION # | | | | | | |
|------|-----------|-------|-----|---------|-----|----|-----|----|-------|---------------------|--|--|-------------|---------|-------|-------|-----|------|-----------|----------------------------|------|------------|------|------|------------------------------|-----------|------|--|--|--|--|
| # | GEOCODING | | | | | ST | MSA | CO | TRACT | LMI | ACQUIRED (A) | | | | | | | | | RELOCATE (RE) | | | | | | | | | | | |
| | ST | MSA | CO | TRACT | LMI | | | | | | CODE | | | | | | | | # OF ATMS | DATE | CODE | # OF ATMS | DATE | CODE | | # OF ATMS | DATE | | | | |
| 1 | 72 | 10380 | 003 | 4305.01 | U | | | | | 1485 | MR. SPECIAL AGUADA | DESVO SUR CARRETERA 411 | AGUADA | PR | 00602 | 1 | | | | 09/20/01 | | | | | | | | | | | |
| 2 | 72 | 10380 | 003 | 4303.00 | MO | | | | | 1571 | AGUADA PUEBLO | 227 CALLE PAZ | AGUADA | PR | 00602 | 1 | | | | 05/13/04 | | | | | | | | | | | |
| 3 | 72 | 10380 | 005 | 4003.00 | U | | | | | 1680 | AGUADILLA AEROPUERTO | AVE. INGENIERO ORLANDO ALARCON RODA HANGAR 405 | AGUADILLA | PR | 00603 | 1 | | | | 04/12/07 | | | | | | | | | | | |
| 4 | 72 | 10380 | 005 | 4012.00 | U | | | | | 1758 | AGUADILLA MALL | CARRETERA 2, CAMINO CORAZONES | AGUADILLA | PR | 00603 | 1 | | | | 08/20/10 | | | | | | | | | | | |
| 5 | 72 | 10380 | 005 | 4015.00 | MO | | | | | 1945 | ALCALDIA AGUADILLA | CALLE RUIZ BELVIS, AGUADILLA PUEBLO | AGUADILLA | PR | 00603 | 1 | | | | 07/21/16 | | | | | | | | | | | |
| 6 | 72 | 10380 | 005 | 4014.01 | MI | | | | | 1723 | CHELO GAS 2 | CARRETERA 2 KM 117 HM 2, BO. CEIBA BAJA | AGUADILLA | PR | 00603 | 1 | | | | 07/03/08 | | | | | | | | | | | |
| 7 | 72 | 10380 | 005 | 4003.00 | U | | | | | 1874 | ECONO AGUADILLA | CARRETERA 110 KM 9 HM 8, GATE 5 PLAZA, BO. MALEZA ALTA | AGUADILLA | PR | 00603 | 1 | | | | 12/19/14 | | | | | | | | | | | |
| 8 | 72 | 10380 | 005 | 4003.00 | U | | | | | 1799 | HOTEL MARRIOTT AGUADILLA | CALLE BELT ESQ. WEST PARADE, BASE RAMEY | AGUADILLA | PR | 00603 | 1 | | | | 09/10/10 | | | | | | | | | | | |
| 9 | 72 | 10380 | 005 | 4001.00 | MI | | | | | 1812 | LIFESCAN PRODUCTS LLC | CARRETERA 110 KM 5 HM 5 | AGUADILLA | PR | 00603 | 1 | | | | 02/18/11 | | | | | | | | | | | |
| 10 | 72 | 10380 | 005 | 4001.00 | MI | | | | | 0722 | POBLADO SAN ANTONIO | 488 AVE RAMEY, POBLADO SAN ANTONIO | AGUADILLA | PR | 00603 | 1 | | | | 09/29/97 | | | | | | | | | | | |
| 11 | 72 | 10380 | 005 | 4004.00 | MO | | | | | 1591 | WEST PROFESSIONAL BUILDING | CARRETERA 107 NORTE, KM 2 HM 8 (HACIA RAMEY) | AGUADILLA | PR | 00603 | 1 | | | | 07/22/04 | | | | | | | | | | | |
| 12 | 72 | 41980 | 009 | 2504.00 | MO | | | | | 1624 | HOSPITAL GENERAL MENONITA | CALLE JOSE C. VAZQUEZ, BO. CAONILLA | AIBONITO | PR | 00705 | 1 | | | | 08/16/05 | | | | | | | | | | | |
| 13 | 72 | 41980 | 009 | 2504.00 | MO | | | | | 1225 | SUPERMERCADO AIBONITO XTRA | 96 CALLE SAN JOSE | AIBONITO | PR | 00705 | 1 | | | | 04/19/00 | | | | | | | | | | | |
| 14 | 72 | 10380 | 011 | 8104.00 | MI | | | | | 1484 | MR. SPECIAL AÑASCO | AVE. 65 INFANTERIA (FRENTE CORREO FEDERAL) | AÑASCO | PR | 00610 | 1 | | | | 09/20/01 | | | | | | | | | | | |
| 15 | 72 | 11640 | 013 | 3011.00 | MI | | | | | 1719 | EXPRESO SERVICE STATION | CARRETERA 129 KM 6 HM 5, BO. HATO ARRIBA | ARECIBO | PR | 00612 | 1 | | | | 06/13/08 | | | | | | | | | | | |
| 16 | 72 | 11640 | 013 | 3022.02 | MI | | | | | 1349 | GULF ARECIBO | CARRETERA 2 KM 66 HM 6, BO. SABANA HOYOS | ARECIBO | PR | 00612 | 1 | | | | 11/08/00 | | | | | | | | | | | |
| 17 | 72 | 11640 | 013 | 3011.00 | MI | | | | | 1806 | HOSPITAL METROPOLITANO DE ARECIBO | ZONA IND VIKTOR ROJAS | ARECIBO | PR | 00612 | 1 | | | | 09/16/10 | | | | | | | | | | | |
| 18 | 72 | 11640 | 013 | 3010.00 | MI | | | | | 0667 | INTERAMERICANA ARECIBO | AVE. SAN DANIEL ESQ. LAS CANELAS, BO. HATO BAJO | ARECIBO | PR | 00612 | 1 | | | | 11/13/97 | | | | | | | | | | | |
| 19 | 72 | 11640 | 013 | 3015.00 | L | | | | | 1340 | PLAZA DEL ATLANTICO ARECIBO | CARRETERA 2 KM 80 HM 4, BO. SAN DANIEL - PLAZA DEL ATLANTICO | ARECIBO | PR | 00612 | 1 | | | | 05/16/98 | | | | | | | | | | | |
| 20 | 72 | 11640 | 013 | 3013.00 | L | | | | | 1496 | PUEBLO ARECIBO | CARRETERA 2 KM 78 HM 3, ARECIBO SHOPPING CENTER | ARECIBO | PR | 00612 | 1 | | | | 12/21/01 | | | | | | | | | | | |
| 21 | 72 | 11640 | 013 | 3008.00 | MO | | | | | 0231 | UPR RECINTO DE ARECIBO | CARRETERA 653 KM 0 HM 8, SECT. HOYO LOS SANTOS | ARECIBO | PR | 00612 | 1 | | | | 11/01/06 | | | | | | | | | | | |
| 22 | 72 | 29020 | 015 | 2802.01 | MI | | | | | 1612 | STRYKER ARROYO | CARRETERA 3 KM 131 HM 2, GUASIMAS IND PARK | ARROYO | PR | 00714 | 1 | | | | 04/25/05 | | | | | | | | | | | |
| 23 | 72 | 41980 | 017 | 5903.00 | MO | | | | | 0256/0754/1552 | ABBOTT CHEMICALS, INC. | CARRETERA 2 KM 60, BO. CRUCE DAVILA | BARCELONETA | PR | 00617 | 1 | | | | 09/19/97 02/21/98 03/05/03 | | | | | | | | | | | |
| 24 | 72 | 41980 | 017 | 5902.00 | L | | | | | 1509 | BARCELONETA PUEBLO | 30 CALLE GEORGETTI | BARCELONETA | PR | 00617 | 1 | | | | 02/16/02 | | | | | | | | | | | |
| 25 | 72 | 41980 | 017 | 5903.00 | MO | | | | | 0761 | PFIZER PHARMACEUTICALS | CARRETERA 2 KM 58 HM 5, BO. CRUCE DAVILA | BARCELONETA | PR | 00617 | 1 | | | | 05/23/98 | | | | | | | | | | | |
| 26 | 72 | 41980 | 021 | 0303.00 | MI | | | | | 0320 | ALCALDIA DE BAYAMON | CARRETERA 2 KM 14 HM 3 | BAYAMÓN | PR | 00961 | 1 | | | | 09/10/97 | | | | | | | | | | | |
| 27 | 72 | 41980 | 021 | 0301.04 | U | | | | | 1569 | COLEGIO MARISTA | CALLE MARCELINO CHAMPAGNAT 6 | BAYAMÓN | PR | 00959 | 1 | | | | 03/15/19 | | | | | | | | | | | |
| 28 | 72 | 41980 | 021 | 0310.35 | MI | | | | | 1511 | COSTCO BAYAMON OESTE | CARRETERA 2 KM. 15 HM 5, BO. HATO TEJAS | BAYAMÓN | PR | 00961 | 1 | | | | 02/27/02 | | | | | | | | | | | |
| 29 | 72 | 41980 | 021 | 0302.00 | U | | | | | 1664 | COSTCO LOS FILTROS | 125 CALLE A. PARQUE INDUSTRIAL MINILLAS | BAYAMÓN | PR | 00959 | 1 | | | | 07/27/06 | | | | | | | | | | | |
| 30 | 72 | 41980 | 021 | 0310.31 | U | | | | | 0427 | EMBARCADERO FOOD COURT - PLAZA RIO HONDO | AVE. COMERO - RIO HONDO SHOPPING CENTER | BAYAMÓN | PR | 00961 | 1 | | | | 11/05/99 | | | | | | | | | | | |
| 31 | 72 | 41980 | 021 | 0314.02 | MI | | | | | 0032 | FARMACIAS CARIDAD | CARRETERA 167 SUR, VICTORY SHOPPING CENTER | BAYAMÓN | PR | 00957 | 1 | | | | 09/21/97 | | | | | | | | | | | |
| 32 | 72 | 41980 | 021 | 0315.02 | MO | | | | | 1800 | FOREST HILLS SHOPPING CENTER | CARRETERA 167 ESQ. CALLE 15-7, FOREST HILLS | BAYAMÓN | PR | 00959 | 1 | | | | 09/08/10 | | | | | | | | | | | |
| 33 | 72 | 41980 | 021 | 0303.00 | MI | | | | | 0096 | HOSPITAL SAN PABLO | 70 CALLE SANTA CRUZ | BAYAMÓN | PR | 00961 | 1 | | | | 09/21/97 | | | | | | | | | | | |
| 34 | 72 | 41980 | 021 | 0310.21 | MI | | | | | 1860 | HOTEL HYATT PLACE BAYAMÓN | 1560 AVE COMERO | BAYAMÓN | PR | 00961 | 1 | | | | 12/06/13 | | | | | | | | | | | |
| 35 | 72 | 41980 | 021 | 0310.21 | MI | | | | | 1344 | PLAZA DEL SOL FOOD COURT | 725 AVE. WEST MAIN, URB. SIERRA BAYAMON | BAYAMÓN | PR | 00961 | 1 | | | | 06/30/01 | | | | | | | | | | | |
| 36 | 72 | 41980 | 021 | 0310.31 | U | | | | | 0287/00044 | PUEBLO RIO HONDO | AVE COMERO, RIO HONDO SHOPPING CENTER | BAYAMÓN | PR | 00961 | 1 | | | | 09/10/97 | | | | | | | | | | | |
| 37 | 72 | 41980 | 021 | 0303.00 | MI | | | | | 0312 | SEARS SANTA ROSA | CARRETERA 2, SANTA ROSA SHOPPING CENTER | BAYAMÓN | PR | 00959 | 1 | | | | | | | | | | | | | | | |
| 38 | 72 | 41980 | 021 | 0310.21 | MI | | | | | 1424/1425/2016/2017 | SUCURSAL PLAZA DEL SOL | 725 W MAIN AVE. | BAYAMÓN | PR | 00961 | 1 | | | | 11/30/16 | | | | | | | | | | | |
| 39 | 72 | 41980 | 021 | 0314.03 | MI | | | | | 1518 | CITGO MAGNOLIA | AVE. MAGNOLIA ESQ. CALLE 15 | BAYAMÓN | PR | 00961 | 1 | | | | 04/03/02 | | | | | | | | | | | |
| 40 | 72 | 41980 | 021 | 0316.11 | MI | | | | | 1832 | TOTAL LAUREL | AVE. LAUREL ESQ. BELLISIMA, LOMAS VERDES | BAYAMÓN | PR | 00956 | 1 | | | | 12/12/12 | | | | | | | | | | | |
| 41 | 72 | 41980 | 021 | 0317.01 | U | | | | | 0234 | UPR RECINTO DE BAYAMÓN | CARRETERA 174 KM 2 HM 8, MINILLAS, URB. VERSALLES | BAYAMÓN | PR | 00956 | 1 | | | | 09/11/97 | | | | | | | | | | | |
| 42 | 72 | 41980 | 023 | 8304.00 | MI | | | | | 0130 | CABO ROJO PUEBLO | BARBOSA 48 CORNER RUIZ BELVIS | CABO ROJO | PR | 00623 | 1 | | | | 01/14/00 | | | | | | | | | | | |
| 43 | 72 | 41980 | 023 | 8303.00 | U | | | | | 1423 | MR. SPECIAL CABO ROJO | CARRETERA 100 KM 6 HM 7 | CABO ROJO | PR | 00623 | 1 | | | | 01/31/01 | | | | | | | | | | | |
| 44 | 72 | 41980 | 023 | 8306.05 | MI | | | | | 1568 | PLAZA BOQUERON | CARRETERA 101 KM 17 HM 4, BO. BOQUERON | CABO ROJO | PR | 00623 | 1 | | | | 01/26/04 | | | | | | | | | | | |
| 45 | 72 | 41980 | 025 | 2010.00 | L | | | | | 1522 | CENTRO DE BELLAS ARTES | AVE. RUIZ BELVIS ESQ. PADIAL | CAGUAS | PR | 00725 | 1 | | | | 11/14/02 | | | | | | | | | | | |
| 46 | 72 | 41980 | 025 | 2004.00 | MI | | | | | 1512 | CINEMAS LAS CATALINAS | CENTRO COMERCIAL LAS CATALINAS | CAGUAS | PR | 00725 | 1 | | | | 01/18/02 | | | | | | | | | | | |
| 47 | 72 | 41980 | 025 | 2006.00 | MI | | | | | 1510 | COSTCO CAGUAS PLAZA CENTRO MALL | CENTRO COMERCIAL PLAZA CENTRO MALL - PR-2/PR-30 | CAGUAS | PR | 00725 | 1 | | | | 12/14/01 | | | | | | | | | | | |
| 48 | 72 | 41980 | 025 | 2004.00 | MI | | | | | 0103 | ECONO BAÍROA I | CARRETERA 1, BAÍROA SHOPPING CENTER | CAGUAS | PR | 00725 | 1 | | | | 04/19/96 | | | | | | | | | | | |
| 49 | 72 | 41980 | 025 | 2006.00 | MI | | | | | 1937 | ECONO CONDADO MODERNO | AVE. RAFAEL CORDERO ESQ. ACOSTA | CAGUAS | PR | 00725 | 1 | | | | 01/29/16 | | | | | | | | | | | |
| 50 | 72 | 41980 | 025 | 2020.00 | MI | | | | | 1848 | ECONO VILLA DEL CARMEN | 30 CARRETERA 1 KM 22 HM 0, VILLA DEL CARMEN SHOPPING CENTER | CAGUAS | PR | 00725 | 1 | | | | 05/21/13 | | | | | | | | | | | |
| 51 | 72 | 41980 | 025 | 2007.00 | MI | | | | | 1869 | GARAJE PUMA BOLERA | CARRETERA 189 KM 2 HM 0, SALIDA DE CAGUAS A GURABO | CAGUAS | PR | 00725 | 1 | | | | 04/03/14 | | | | | | | | | | | |
| 52 | 72 | 41980 | 025 | 2004.00 | MI | | | | | 0759 | LAS CATALINAS FOOD COURT 1 | LAS CATALINAS MALL | CAGUAS | PR | 00725 | 1 | | | | | | | | | | | | | | | |
| 53 | 72 | 41980 | 025 | 2007.00 | MI | | | | | 1559 | PUMA LA ESTRELLA | AVE. LUIS MUÑOZ MARIN ESQ. CARRETERA 189, BO. BAÍROA | CAGUAS | PR | 00725 | 1 | | | | 09/25/03 | | | | | | | | | | | |
| 54 | 72 | 41980 | 025 | 2024.04 | U | | | | | 0659 | TEXACO LA SIERRA | CARRETERA 173, BO. CERTENEJAS | CAGUAS | PR | 00725 | 1 | | | | 10/02/97 | | | | | | | | | | | |

| BPPR | | | | | | | | | | | | | | | | |
|-----------|----|-------|-----|---------|-----|-----------|----------------------------------|---|-------------|-------|-------|------|--------------|-----------|--------------------|------------------------------|
| GEOCODING | | | | | U | NAME | | ADDRESS | CITY | STATE | ZIP | ATMS | OPEN (O) | | | CLOSE (CL) |
| # | ST | MSA | CO | TRACT | LMI | | | | | | | | ACQUIRED (A) | | | RELOCATE (RE) |
| | | | | | | | | | | | | | CODE | # OF ATMS | DATE | CODE |
| | | | | | | | | | | | | | | | | (RE) TO WHICH ATM LOCATION # |
| 81 | 72 | 41980 | 035 | 2609.01 | U | 1849 | ECONO PLAZA CAYEY | CARRETERA 1 KM 56 HM 2, BO. MONTELLANO | CAYEY | PR | 00736 | 1 | | | 04/23/13 | |
| 82 | 72 | 41980 | 039 | 9558.00 | MO | 1556 | GULF CIALES | CARRETERA 149 KM 17 HM 6, BO. JAGUAS | CIALES | PR | 00638 | 1 | | | 05/28/03 | |
| 83 | 72 | 41980 | 041 | 2403.00 | MO | 1500 | HOSPITAL MENONITA | URB. INDUSTRIAL EL JIBARO | CIDRA | PR | 00739 | 1 | | | 03/19/02 | |
| 84 | 72 | 41980 | 041 | 2405.00 | MO | 1499 | SHELL CIDRA | CARRETERA 7733 KM 0 HM 4 | CIDRA | PR | 00739 | 1 | | | 12/04/01 | |
| 85 | 72 | 99999 | 043 | 9547.00 | U | 1538 | PLAZA COAMO | CARRETERA 153 KM 13 HM 7, CENTRO COMERCIAL PLAZA COAMO | COAMO | PR | 00769 | 1 | | | 12/20/02 | |
| 86 | 72 | 41980 | 047 | 5303.00 | L | 1069 | COROZAL PUEBLO | 1 CALLE CERVANTES | COROZAL | PR | 00783 | 1 | | | 10/01/99 | |
| 87 | 72 | 41980 | 047 | 5304.00 | MO | 2054 | TOTAL COROZAL | PR 159 INT PR 164 | COROZAL | PR | 00783 | 1 | | | 06/07/21 | |
| 88 | 72 | 41980 | 051 | 5402.00 | U | 1976 | SUPERMAX DORADO | CARRETERA 693 | DORADO | PR | 00646 | 1 | | | 04/10/17 | |
| 89 | 72 | 41980 | 053 | 1503.02 | MO | 0104 | GARAGE PUMA FAJARDO | CARRETERA 3 KM 43 HM 5, FRENTE A PLAZA DEL ESTE SHOPPING CENTER | FAJARDO | PR | 00738 | 1 | | | 09/21/97 | |
| 90 | 72 | 41980 | 053 | 1502.00 | MI | 1513 | PUMA FAJARDO SERVICE STATION | AVE. PRINCIPAL, URB. BARALT | FAJARDO | PR | 00738 | 1 | | | 01/16/02 | |
| 91 | 72 | 38660 | 055 | 9613.00 | L | 1155 | GARAJE PUMA GUÁNICA | CARRETERA 116 KM 24 HM 7 | GUANICA | PR | 00653 | 1 | | | 11/26/99 | |
| 92 | 72 | 25020 | 057 | 2702.02 | MI | 0617 | PFIZER GUAYAMA 2 | CARRETERA 3 KM 142 HM 1, BO. PUENTE JOBOS | GUAYAMA | PR | 00784 | 1 | | | 01/14/97 | |
| 93 | 72 | 25020 | 057 | 2706.00 | MO | 1550 | PUMA PASEO PUEBLO GUAYAMA | AVE PEDRO ALBIZU CAMPOS KM 0 HM 3 | GUAYAMA | PR | 00784 | 1 | | | 02/24/03 | |
| 94 | 72 | 41980 | 061 | 0402.00 | U | 1506 | AAFES 1 | FORT BUCHANAN - BUILDING 669 | GUAYNABO | PR | 00968 | 1 | | | 10/31/01 | |
| 95 | 72 | 41980 | 061 | 0404.42 | U | 1240 | GARAJE PUMA | AVE ESMERALDA ESQ LOPATEGUI - CENTRO COM EL CENTRO | GUAYNABO | PR | 00969 | 1 | | | 06/16/00 | |
| 96 | 72 | 41980 | 061 | 0403.02 | U | 1519 | PRTC 1513 | AVE. ROOSEVELT - BLDG. 1513 | GUAYNABO | PR | 00966 | 1 | | | 04/02/02 | |
| 97 | 72 | 41980 | 061 | 0403.02 | U | 0705 | SAN PATRICIO FOOD COURT | AVE. GONZALEZ GIUSTI | GUAYNABO | PR | 00968 | 1 | | | 07/02/97 | |
| 98 | 72 | 41980 | 061 | 0404.11 | U | 1178 | SHELL TORRIMAR | CARRETERA 177 KM 2 HM 6, LOS FILTROS | GUAYNABO | PR | 00969 | 1 | | | 12/16/99 | |
| 99 | 72 | 41980 | 061 | 0410.00 | MO | 0423 | TOTAL LA MUDA | INT CARRETERA 1 & CARR. 20 | GUAYNABO | PR | 00969 | 1 | | | 02/11/96 | |
| 100 | 72 | 41980 | 063 | 2105.04 | U | 1678 | JANSSEN ORTHO LLC 1 | CARR. 933 KM 1 HM 0, BO. MAMEY | GURABO | PR | 00778 | 1 | | | 05/02/08 | |
| 101 | 72 | 41980 | 063 | 2105.05 | U | 1689 | TO GO STORES | CARR 189 KM 4.0 INT 931, BO. NAVARRO | GURABO | PR | 00778 | 1 | | | 09/28/07 | |
| 102 | 72 | 41980 | 063 | 2105.05 | U | 1605 | UNIVERSIDAD DEL TURABO | CARRETERA 189 KM 3 HM 3 | GURABO | PR | 00778 | 1 | | | 04/22/05 | |
| 103 | 72 | 11640 | 065 | 3102.00 | MI | 1447 | ALCALDIA DE HATILLO | 126 AVE. ROOSEVELT | HATILLO | PR | 00659 | 1 | | | 04/26/01 | |
| 104 | 72 | 11640 | 065 | 3102.00 | MI | 1835 | GARAGE PUMA HATILLO | CARRETERA 2 KM 97 HM 4, MARGINAL BARRIO PUEBLO | HATILLO | PR | 00659 | 1 | | | 06/07/13 | |
| 105 | 72 | 11640 | 065 | 3101.00 | U | 0766 | PLAZA DEL NORTE FOOD COURT | 586 CALLE TRUNCADO, PLAZA DEL NORTE SHOPPING CENTER | HATILLO | PR | 00659 | 1 | | | 12/23/11 | |
| 106 | 72 | 32420 | 067 | 8203.00 | U | 1372 | MR. SPECIAL HORMIGUEROS | CARRETERA 2 KM 162 HM 2, BARRIO LAVADERO | HORMIGUEROS | PR | 00660 | 1 | | | 12/06/00 | |
| 107 | 72 | 41980 | 069 | 1805.00 | MI | 0616 | BRISTOL MYERS SQUIBB | CARRETERA 3 KM 77 HM 5, BARRIO JUNQUITO | HUMACAO | PR | 00791 | 1 | | | 01/07/97 | |
| 108 | 72 | 41980 | 069 | 1806.00 | MO | 1586 | CENTRO GUBERNAMENTAL DE HUMACAO | MIGUEL CASILLAS FINAL - FRENTE TERMINAL CARROS PUBLICOS(NORTE) | HUMACAO | PR | 00791 | 1 | | | 08/27/04 | |
| 109 | 72 | 41980 | 069 | 1806.00 | MO | 2014 | HUMACAO PUEBLO | AVE. FONT MARTELO ESQ. FRANCISCO VEGA, HUMACAO SHOPPING CENTER | HUMACAO | PR | 00791 | 1 | | | 06/21/18 | |
| 110 | 72 | 41980 | 069 | 1803.02 | MI | 0232 | UPR RECINTO DE HUMACAO | CARRETERA 908 KM 1 HM 3, BARRIO TEJAS | HUMACAO | PR | 00791 | 1 | | | 09/06/97 | |
| 111 | 72 | 10380 | 071 | 4103.00 | MI | 1873 | ECONO ISABELA | AVE. LAMELA 52 | ISABELA | PR | 00662 | 1 | | | 11/15/14 | |
| 112 | 72 | 10380 | 071 | 4105.00 | U | 1483 | MR. SPECIAL ISABELA | CARRETERA 112 KM 0 HM 8, BARRIO MORA | ISABELA | PR | 00662 | 1 | | | 09/13/01 | |
| 113 | 72 | 99999 | 073 | 9563.05 | MI | 1886 | GARAJE TOTAL JAYUYA | CALLE GUILLERMO ESTEVES ESQ. VICENS | JAYUYA | PR | 00664 | 1 | | | 04/17/15 | |
| 114 | 72 | 38660 | 075 | 7104.00 | MO | 1462 | COOPER VISION | CARRETERA 584 LOT 7 PARQUE INDUSTRIAL AMUELAS | JUANA DIAZ | PR | 00795 | 1 | | | 06/06/01 | |
| 115 | 72 | 38660 | 075 | 7106.00 | MI | 1730 | ECONO JUANA DIAZ | CARRETERA 149 KM 67 HM 1, LOMAS WARD | JUANA DIAZ | PR | 00795 | 1 | | | 05/10/10 | |
| 116 | 72 | 41980 | 077 | 5003.03 | MI | 1042 | JUNCOS PLAZA | CARRETERA 31 KM 24 BO CEIBA NORTE (JUNCOS PLAZA SHOPPING CENTER) | JUNCOS | PR | 00777 | 1 | | | 08/19/99 | |
| 117 | 72 | 41980 | 079 | 8502.00 | MO | 1422 | MR. SPECIAL LAJAS | CARR 315, KM 1.0 | LAJAS | PR | 00667 | 1 | | | 01/27/01 | |
| 118 | 72 | 41980 | 079 | 8504.00 | MI | 1598 | PARADOR VILLA PARQUERA | CARRETERA 304 KM 3 HM 3, LA PARQUERA | LAJAS | PR | 00667 | 1 | | | 11/15/04 | |
| 119 | 72 | 10380 | 081 | 9580.01 | MI | 1947 | ECONO LARES | AVE. LOS PATRIOTAS, CARRETERA 111 KM 3 HM 4 | LARES | PR | 00669 | 1 | | | 06/28/16 | |
| 120 | 72 | 10380 | 081 | 9584.00 | MO | 1690 | HOSPITAL GENERAL CASTAÑER | CARRETERA 135 KM 64 HM 2, CASTAÑER | LARES | PR | 00669 | 1 | | | 10/09/07 | |
| 121 | 72 | 10380 | 081 | 9579.00 | MI | 1482 | MR. SPECIAL LARES | AVE. LOS PATRIOTAS (CARR 111 KM 1.5) | LARES | PR | 00669 | 1 | | | 09/18/01 | |
| 122 | 72 | 10380 | 081 | 9578.00 | MI | 1179 | PUMA LARES | CARRETERA 129 KM 24.5, BO. PILETAS | LARES | PR | 00669 | 1 | | | 12/02/99 | |
| 123 | 72 | 41980 | 085 | 1901.04 | MI | 1599 | CINEMA LAS PIEDRAS | CARRETERA 198 KM 20.1 OLYMPIC VILLAGE | LAS PIEDRAS | PR | 00771 | 1 | | | 12/23/04 | |
| 124 | 72 | 41980 | 085 | 1902.02 | MI | 0545 | EATON ELECTRICAL | CARRETERA 183 KM 20.3 | LAS PIEDRAS | PR | 00771 | 1 | | | 05/16/00 | |
| 125 | 72 | 41980 | 085 | 1901.04 | MI | 0333 | MERCK LAS PIEDRAS | CARRETERA 183 LAS PIEDRAS INDUSTRIAL PARK | LAS PIEDRAS | PR | 00771 | 1 | | | 09/06/97 | |
| 126 | 72 | 41980 | 087 | 1103.04 | U | 0359 | PLAZA NORESTE | CARRETERA 3 KM 20 HM 5 ESQ. CARR. 958 | LOIZA | PR | 00772 | 1 | | | 09/06/97 | |
| 127 | 72 | 41980 | 091 | 5701.00 | MI | 1554 | BRISTOL MYERS SQUIBB - MANATI | CARRETERA 686 KM 2.3 | MANATI | PR | 00674 | 1 | | | 03/12/03 | |
| 128 | 72 | 41980 | 091 | 5701.00 | MI | 1867 | HOTEL HYATT PLACE MANATI | 122 CARRETERA 2 | MANATI | PR | 00674 | 1 | | | 03/03/14 | |
| 129 | 72 | 41980 | 091 | 5705.00 | MI | 0706 | ORTHO MCNEIL MANATI | CARRETERA 2 KM 45 HM 6, BO. CAMPO ALEGRE | MANATI | PR | 00674 | 1 | | | 08/25/98 | |
| 130 | 72 | 41980 | 091 | 5703.00 | L | 2049 | VILLA MARIA MANATI | CARRETERA 2 KM 49 VILLA MARIA SHOPPING ANTES SUCURSAL MANATI | MANATI | PR | 00674 | 1 | | | 09/23/20 | |
| 131 | 72 | 32420 | 097 | 0801.00 | MO | 0349 | FARMACIA SERRANO | 169 CALLE MÉNDEZ VIGO ESTE | MAYAGUEZ | PR | 00680 | 1 | | | 09/19/97 | |
| 132 | 72 | 32420 | 097 | 0801.00 | MO | 1808 | HOSPITAL PEREA MAYAGUEZ | CALLE DE DIEGO E ESQ. BASORA | MAYAGUEZ | PR | 00680 | 1 | | | 09/09/10 | |
| 133 | 72 | 32420 | 097 | 0820.12 | MI | 1883 | MAYAGUEZ MALL SUR 3 | 975 AVE. HOSTOS, CENTRO COMERCIAL MAYAGUEZ MALL | MAYAGUEZ | PR | 00680 | 1 | | | 12/07/07 | |
| 134 | 72 | 32420 | 097 | 0802.00 | N/A | 0065 | MAYAGUEZ TOWN CENTER | 252 Calle Post | MAYAGUEZ | PR | 00680 | 1 | | | 09/19/97 | |
| 135 | 72 | 32420 | 097 | 0815.01 | MI | 1738 | MAYAGUEZ RESORT & CASINO | CARRETERA 104, BO. ALGARROBO | MAYAGUEZ | PR | 00680 | 1 | | | 08/17/10 | |
| 137 | 72 | 32420 | 097 | 0820.12 | MI | 2031 | MR. SPECIAL PLAZA MAYAGUEZ | CARRETERA 2 KM 157 HM 3 | MAYAGUEZ | PR | 00680 | 1 | | | 11/22/19 | |
| 138 | 72 | 32420 | 097 | 0815.23 | MO | 1863 | SAMS MAYAGUEZ | CARRETERA 2 KM 149 HM 5, WESTERN PLAZA SHOPPING | MAYAGUEZ | PR | 00680 | 1 | | | 01/17/14 | |
| 139 | 72 | 32420 | 097 | 0820.12 | MI | 1804 | TACO MAKER MAYAGUEZ MALL | MAYAGUEZ MALL | MAYAGUEZ | PR | 00680 | 1 | | | 09/13/10 | |
| 140 | 72 | 32420 | 097 | 0821.03 | MI | 1739 | UNIVERSIDAD CATÓLICA DE MAYAGUEZ | 482 CALLE POST SUR | MAYAGUEZ | PR | 00680 | 1 | | | 08/11/10 | |
| 141 | 72 | 32420 | 097 | 0801.00 | MO | 0221/1433 | UPR MAYAGUEZ 1 Y 2 | EXTENSION CALLE POST (CARR 2 ESQ. CALLE POST 259 NORTE) | MAYAGUEZ | PR | 00680 | 2 | | | 09/19/97 -01/23/01 | |
| 142 | 72 | 32420 | 097 | 0808.00 | MI | 1836 | MR. SPECIAL MAYAGUEZ BALBOA | BO. BALBOA CALLE MÉNDEZ VIGO ESQ. MANUEL CINTRON | MAYAGUEZ | PR | 00680 | 1 | | | 03/13/13 | |
| 143 | 72 | 10380 | 099 | 4202.00 | MI | 1728 | MR. SPECIAL MOCA | CARRETERA 111 KM 4 HM 4, PUEBLO | MOCA | PR | 00676 | 1 | | | 06/29/09 | |
| 144 | 72 | 41980 | 105 | 5203.00 | MO | 1639 | FARMACIA SAN MIGUEL | 109 CALLE GEORGETTI | NARANITO | PR | 00719 | 1 | | | 09/29/05 | |
| 145 | 72 | 41980 | 107 | 9548.01 | MO | 1981 | GULF ELENA SERVICE STATION | CARRETERA 155 KM 31 HM 2, BO. GATO | OROCOVIS | PR | 00720 | 1 | | | 05/11/17 | |
| 146 | 72 | 38660 | 111 | 7304.00 | MI | 1521 | SUPERMERCADO SELECTOS - PEÑUELAS | 55 URB PEÑUELAS VALLEY | PEÑUELAS | PR | 00624 | 1 | | | 05/24/02 | |
| 147 | 72 | 38660 | 113 | 0724.00 | MI | 1643 | BURGER KING COTTO LAUREL | CARRETERA 506, COTTO LAUREL PLAZA | PONCE | PR | 00731 | 1 | | | 03/31/06 | |
| 148 | 72 | 38660 | 113 | 0722.02 | U | 1974 | ECONO LOS CAOBOS | BO. BUCANA SECTOR FATIMA CARRETERA 1 | PONCE | PR | 00716 | 1 | | | 03/18/17 | |
| 149 | 72 | 38660 | 113 | 0717.00 | MI | 1749 | HOSPITAL DAMAS | 2213 PONCE BY PASS | PONCE | PR | 00731 | 1 | | | 08/04/10 | |
| 150 | 72 | 38660 | 113 | 0721.02 | U | 0664 | HOTEL PONCE HILTON | AVE. LOS CABALLEROS | PONCE | PR | 00731 | 1 | | | 05/33/97 | |
| 151 | 72 | 38660 | 113 | 0722.02 | U | 0485 | INTERAMERICANA PONCE | EXPRESO LAS AMERICAS KM 123 HM 2, BO. SABANETAS, MERCEDITA | PONCE | PR | 00731 | 1 | | | | |
| 152 | 72 | 38660 | 113 | 0721.01 | MO | 0540 | PLAZOLETA PLAZA DEL CARIBE | PLAZA DEL CARIBE FOOD COURT | PONCE | PR | 00731 | 1 | | | | |
| 153 | 72 | 38660 | 113 | 0715.00 | U | 1731 | PONCE MALL | CARRETERA 2, PONCE MALL | PONCE | PR | 00731 | 1 | | | 11/09/09 | |
| 154 | 72 | 38660 | 113 | 0705.02 | MI | 0409 | PONCE RAMBLA 2 | CARRETERA 14, LA RAMBLA SHOPPING CENTER | PONCE | PR | 00731 | 1 | | | 09/11/98 | |
| 155 | 72 | 38660 | 113 | 0721.01 | MO | 0076 | PUEBLO PLAZA DEL CARIBE | CARRETERA 2, PLAZA CARIBE SHOPPING CENTER | PONCE | PR | 00731 | 1 | | | 06/17/97 | |
| 156 | 72 | 38660 | 113 | 07 | | | | | | | | | | | | |



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| BPPR | | | | | | | | | | | | | | | | | | | | | | | | |
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| GEOCODING | | | | | U | NAME | ADDRESS | CITY | STATE | ZIP | ATMS | OPEN (O) | | | CLOSE (CL) | | | (RE) TO | | | | | | |
| # | ST | MSA | CO | TRACT | LMI | | | | | | | ACQUIRED (A) | | | RELOCATE (RE) | | | WHICH ATM LOCATION # | | | | | | |
| | | | | | | | | | | | | CODE | # OF ATMS | DATE | CODE | # OF ATMS | DATE | | | | | | | |
| 161 | 72 | 11640 | 115 | 3301.00 | MI | 1948 | FARMACIA GLORIANA QUEBRADILLAS | 42905 PR-482 Carr #2 Km. 96.8 Barrio Cocos | QUEBRADILLAS | PR | 00678 | 1 | | | 07/29/16 | | | | | | | | | |
| 162 | 72 | 11640 | 115 | 3302.00 | MO | 1827 | HATILLO KASHI N CARRY | CARRETERA 2 KM 100 HM 8 CENTRO COMERCIAL QUEBRADILLAS | QUEBRADILLAS | PR | 00678 | 1 | | | 06/21/12 | | | | | | | | | |
| 163 | 72 | 10380 | 117 | 9595.00 | U | 1587 | ECONO RINCON | CARRETERA 115 KM 13 HM 2, BO. PUEBLO | RINCON | PR | 00677 | 1 | | | 05/06/04 | | | | | | | | | |
| 164 | 72 | 41900 | 121 | 9604.00 | U | 1822 | FARMACIA CENTRAL SABANA GRANDE | 37 CALLE FRANCISCO MARIANO QUIÑONES | SABANA GRANDE | PR | 00637 | 1 | | | 06/19/12 | | | | | | | | | |
| 165 | 72 | 41900 | 121 | 9606.00 | MO | 0546 | MR. SPECIAL SABANA GRANDE | CARRETERA121 KM 1 HM 0 | SABANA GRANDE | PR | 00637 | 1 | | | 10/07/98 | | | | | | | | | |
| 166 | 72 | 99999 | 123 | 9528.00 | MI | 2053 | ALBERGUE OLIMPICO SALINAS | CARRETERA 712 KM 0 HM 3 | SALINAS | PR | 00751 | 1 | | | 08/18/21 | | | | | | | | | |
| 167 | 72 | 41900 | 125 | 8405.00 | U | 1858 | ESTACIONAMIENTO MUNICIPAL RUPERTO ROQUE PÉREZ | PEREZ | SAN GERMAN | PR | 00683 | 1 | | | 12/13/13 | | | | | | | | | |
| 168 | 72 | 41900 | 125 | 8401.00 | MI | 1241 | HOSPITAL LA CONCEPCION | 41 CALLE LUNA | SAN GERMAN | PR | 00683 | 1 | | | 06/06/00 | | | | | | | | | |
| 169 | 72 | 41900 | 125 | 8404.00 | MI | 1487 | MR. SPECIAL SAN GERMAN | CENTRO COMERCIAL SANTA MARIA | SAN GERMAN | PR | 00683 | 1 | | | 10/12/01 | | | | | | | | | |
| 170 | 72 | 41900 | 125 | 8407.00 | MI | 1547 | PLAZA VALLE VERDE | CARRETERA 102 KM 30 HM 8, PLAZA VALLE VERDE | SAN GERMAN | PR | 00683 | 1 | | | 04/17/03 | | | | | | | | | |
| 171 | 72 | 41900 | 127 | 0079.00 | U | 1959/1960 | ALTAMIRA 1-2 DR UP | AVE. MARTINEZ NADAL ESQ. JESUS T. PIÑERO | SAN JUAN | PR | 00920 | 2 | | | 11/02/16 | | | | | | | | | |
| 172 | 72 | 41980 | 127 | 0061.01 | L | 2023 | AUTORIDAD ACUEDUCTOS Y ALCANTARILLADO | EDIFICIO SERGIO CUEVAS BUSTAMANTE 604 AVE. BARBOSA HATO REY | SAN JUAN | PR | 00917 | 1 | | | 11/19/19 | | | | | | | | | |
| 173 | 72 | 41980 | 127 | 0006.00 | U | 1853 | BAHIA URBANA EE 2 | MUELLE 8, 98 AVE FERNANDEZ JUNCOS | SAN JUAN | PR | 00901 | 1 | | | 10/18/13 | | | | | | | | | |
| 174 | 72 | 41980 | 127 | 0007.00 | N/A | 0348 | CAPITOLIO DE PR | AVE. PONCE DE LEON | SAN JUAN | PR | 00901 | 1 | | | 09/25/95 | | | | | | | | | |
| 175 | 72 | 41980 | 127 | 0016.00 | U | 1861 | CIUDADELA | 1511 AVE. PONCE DE LEÓN, PDA. 22, SANTURCE | SAN JUAN | PR | 00912 | 1 | | | 04/07/14 | | | | | | | | | |
| 176 | 72 | 41980 | 127 | 0068.00 | U | 0757 | CLINICA LAS AMERICAS | AVE. ROOSEVELT ESQ. EXPRESO LAS AMERICAS | SAN JUAN | PR | 00918 | 1 | | | 03/18/98 | | | | | | | | | |
| 177 | 72 | 41980 | 127 | 0105.00 | U | 1592/1593/1594 | COLISEO DE PR 1,2 Y 3 | 500 CALLE ARTERIAL B | SAN JUAN | PR | 00918 | 3 | | | 08/03/04 10/20/05 | | | | | | | | | |
| 178 | 72 | 41980 | 127 | 9801.01 | NA | 1875 | COLISEO ROBERTO CLEMENTE | AVE. FRANKLIN DELANO ROOSEVELT | SAN JUAN | PR | 00918 | 1 | | | 08/16/14 | | | | | | | | | |
| 179 | 72 | 41980 | 127 | 9801.08 | NA | 1560 | CROWLEY LINER SERVICES | TERMINAL 1 FRONT - ISLA GRANDE AIRPORT | SAN JUAN | PR | 00907 | 1 | | | 09/12/03 | | | | | | | | | |
| 180 | 72 | 41980 | 127 | 9801.03 | L | 0329 | CUARTEL GENERAL POLICIA DE PR | AVE. ROOSEVELT | SAN JUAN | PR | 00918 | 1 | | | 02/23/96 | | | | | | | | | |
| 181 | 72 | 41980 | 127 | 0100.22 | U | 0004 | CUPEY CENTER DRIVE UP | CARRETERA 176 KM 1 HM 2 | SAN JUAN | PR | 00926 | 1 | | | 07/24/14 | | | | | | | | | |
| 182 | 72 | 41980 | 127 | 0006.00 | U | 0307 | DEPARTAMENTO DE HACIENDA | PASEO COVADONGA, EDIFICIO INTENDENTE RAMIREZ | SAN JUAN | PR | 00901 | 1 | | | 09/04/97 | | | | | | | | | |
| 183 | 72 | 41980 | 127 | 0079.00 | U | 1798 | ECONO - ALTAMIRA | AVE. MARTINEZ NADAL ESQ. JESUS T. PIÑERO | SAN JUAN | PR | 00920 | 1 | | | 09/02/10 | | | | | | | | | |
| 184 | 72 | 41980 | 127 | 0071.00 | MI | 1895 | EDIFICIO CAPARRA DRIVE UP | 1451 AVE. FD ROOSEVELT, PUERTO NUEVO | SAN JUAN | PR | 00920 | 1 | | | 5/31/15 | | | | | | | | | |
| 185 | 72 | 41980 | 127 | 0070.04 | U | 1691 | EDIFICIO MAM | 411 MARGINAL AVE. KENNEDY SECTOR BECHARA | SAN JUAN | PR | 00920 | 1 | | | 10/02/07 | | | | | | | | | |
| 186 | 72 | 41980 | 127 | 0105.00 | U | 0083 | EDIFICIO TORRE MUNICIPAL | CALLE CHARDON, HATO REY | SAN JUAN | PR | 00918 | 1 | | | 10/02/01 | | | | | | | | | |
| 187 | 72 | 41980 | 127 | 0096.24 | U | 1715 | EDIFICIO SEÑORIAL CENTER | AVE. LOMAS VERDES, CUPEY | SAN JUAN | PR | 00926 | 1 | | | 11/29/07 | | | | | | | | | |
| 188 | 72 | 41980 | 127 | 0068.00 | U | 0663 | FARMACIA SIEMPREABIERTA | 370 AVE. DOMENECH | SAN JUAN | PR | 00918 | 1 | | | 08/21/97 | | | | | | | | | |
| 189 | 72 | 41980 | 127 | 0105.00 | U | 1667 | FINE ARTS CINEMA CAFÉ | AVE. PONCE DE LEON 209 POPULAR CENTER TORRE NORTE, HATO REY | SAN JUAN | PR | 00917 | 1 | | | 12/01/06 | | | | | | | | | |
| 190 | 72 | 41980 | 127 | 0100.02 | U | 1969 | GALERIA LOS PASEOS | AVE. LAS CUMBRES ESQ. GRAND PASEO BOULEVARD | SAN JUAN | PR | 00925 | 1 | | | 12/15/16 | | | | | | | | | |
| 191 | 72 | 41980 | 127 | 0063.01 | N/A | 0037 | TEXACO BARBOSA | AVE ROOSEVELT, ESQ BARBOSA | SAN JUAN | PR | 916 | 1 | | | 01/30/98 | | | | | | | | | |
| 192 | 72 | 41980 | 127 | 0082.02 | N/A | 1533 | GARAJE PUMA DE DIEGO | AVE. DE DIEGO KM 2.0 (AL LADO DE FSE) | SAN JUAN | PR | 00926 | 1 | | | 12/06/02 | | | | | | | | | |
| 193 | 72 | 41980 | 127 | 0061.02 | U | 0061 | HOSPITAL AUXILIO MUTUO | AVE. PONCE DE LEON, HATO REY | SAN JUAN | PR | 00918 | 1 | | | | | | | | | | | | |
| 194 | 72 | 41980 | 127 | 0068.00 | U | 1803 | HOSPITAL DEL MAESTRO | AVE. DOMENECH, HATO REY | SAN JUAN | PR | 00917 | 1 | | | 09/02/10 | | | | | | | | | |
| 195 | 72 | 41980 | 127 | 0078.00 | MO | 1751 | HOSPITAL METROPOLITANO | 1785 CARRETERA 21, LAS LOMAS | SAN JUAN | PR | 00921 | 1 | | | 08/24/10 | | | | | | | | | |
| 196 | 72 | 41980 | 127 | 0084.00 | MI | 1977 | HOSPITAL MUNICIPAL DE SAN JUAN | GOBERNADOR PIÑERO | SAN JUAN | PR | 00921 | 1 | | | 04/21/17 | | | | | | | | | |
| 197 | 72 | 41980 | 127 | 0023.00 | MI | 1802 | HOSPITAL PAVIA - SANTURCE | 800 CALLE DEL PARQUE, SANTURCE | SAN JUAN | PR | 00909 | 1 | | | 09/03/10 | | | | | | | | | |
| 198 | 72 | 41980 | 127 | 0016.00 | U | 1430 | HOSPITAL SAN JORGE | 250 AVE. SAN JORGE | SAN JUAN | PR | 00909 | 1 | | | 02/01/01 | | | | | | | | | |
| 199 | 72 | 41980 | 127 | 0009.00 | U | 0115 | HOTEL CONDADO PLAZA | 999 AVE. ASHFORD, SANTURCE | SAN JUAN | PR | 00907 | 1 | | | 09/07/17 | | | | | | | | | |
| 200 | 72 | 41980 | 127 | 0009.00 | U | 1710 | HOTEL LA CONCHA | 1077 AVE. ASHFORD | SAN JUAN | PR | 00907 | 1 | | | 06/13/08 | | | | | | | | | |
| 201 | 72 | 41980 | 127 | 0042.00 | MO | 1933 | HYATT HOUSE SAN JUAN | 615 AVE. FERNANDEZ JUNCOS, DISTRITO DE CONVENCIONES | SAN JUAN | PR | 00907 | 1 | | | 02/12/16 | | | | | | | | | |
| 202 | 72 | 41980 | 127 | 0096.02 | U | 0164 | INTERAMERICANA RIO PIEDRAS | CARRETERA 1, CALLE FRANCISCO SEIN, RIO PIEDRAS | SAN JUAN | PR | 00917 | 1 | | | 06/20/97 | | | | | | | | | |
| 203 | 72 | 41980 | 127 | 9801.03 | L | 0762 | JC PENNEY - PLAZA LAS AMERICAS | CENTRO COMERCIAL PLAZA LAS AMERICAS - HATO REY | SAN JUAN | PR | 00918 | 1 | | | 04/14/98 | | | | | | | | | |
| 204 | 72 | 41980 | 127 | 9801.03 | L | 0536 | LA TERRAZA PLAZA LAS AMERICAS | THIRD LEVEL PLAZA LAS AMERICAS | SAN JUAN | PR | 00918 | 1 | | | 05/21/96 | | | | | | | | | |
| 205 | 72 | 41980 | 127 | 0101.00 | U | 0522 | MONTEHEDRA CINEMAS | MONTEHEDRA MALL | SAN JUAN | PR | 00926 | 1 | | | 06/27/96 | | | | | | | | | |
| 206 | 72 | 41980 | 127 | 0067.02 | U | 1740 | MONTE MALL SHOPPING CENTER | 652 AVE. MUÑOZ RIVERA | SAN JUAN | PR | 00918 | 1 | | | 08/11/10 | | | | | | | | | |
| 207 | 72 | 41980 | 127 | 0006.00 | U | 1601 | MUELLE 2, VIEJO SAN JUAN | MUELLE 2, VIEJO SAN JUAN | SAN JUAN | PR | 00901 | 1 | | | 12/23/04 | | | | | | | | | |
| 208 | 72 | 41980 | 127 | 0087.00 | U | 0241 | MUÑOZ RIVERA DRIVE UP | 1125 AVE. MUÑOZ RIVERA | SAN JUAN | PR | 00925 | 1 | | | 06/05/08 | | | | | | | | | |
| 209 | 72 | 41980 | 127 | 0091.21 | U | 0268 | PARK GARDENS FOOD COURT | AVE. SARATOGA ESQ EXPRESO TRUJILLO ALTO PARK GARDEN | SAN JUAN | PR | 00924 | 1 | | | 01/24/03 | | | | | | | | | |
| 210 | 72 | 41980 | 127 | 9801.03 | L | 1557 | PLAZA LAS AMERICAS CINEMAS | PLAZA LAS AMERICAS (NEXT TO THE NEW MOVIE THEATERS) | SAN JUAN | PR | 00918 | 1 | | | 10/10/03 | | | | | | | | | |
| 211 | 72 | 41980 | 127 | 9801.03 | L | 1856/1857 | PLAZA LAS AMERICAS SELF SERVICE WALL 1,2 | PLAZA LAS AMERICAS | SAN JUAN | PR | 00918 | 2 | | | 03/27/15 | | | | | | | | | |
| 212 | 72 | 41980 | 127 | 0105.00 | U | 1818 | POPULAR CENTER FOOD COURT | EDIFICIO POPULAR CENTER AREA COMERCIAL 1ER NIVEL | SAN JUAN | PR | 00918 | 1 | | | 06/20/11 | | | | | | | | | |
| 213 | 72 | 41980 | 127 | 0098.00 | U | 2018 | PROFESSIONAL OFFICE PARK | CALLE SAN ROBERTO | SAN JUAN | PR | 00927 | 1 | | | 01/11/19 | | | | | | | | | |
| 214 | 72 | 41980 | 127 | 9801.03 | L | 1796 | PUEBLO - PLAZA LAS AMERICAS | AVE. F D ROOSEVELT, EXPRESO PLAZA LAS AMERICAS | SAN JUAN | PR | 00918 | 1 | | | 08/27/10 | | | | | | | | | |
| 215 | 72 | 41980 | 127 | 0042.00 | MO | 2037 | SAN JUAN DISTRICT 1 | 250 CONVENTION BLVD | SAN JUAN | PR | 00907 | 1 | | | 07/15/21 | | | | | | | | | |
| 216 | 72 | 41980 | 127 | 0042.00 | MO | 2038 | SAN JUAN DISTRICT 2 | 250 CONVENTION BLVD | SAN JUAN | PR | 00907 | 1 | | | 08/06/21 | | | | | | | | | |
| 217 | 72 | 41980 | 127 | 0042.00 | MO | 2039 | SAN JUAN DISTRICT 3 | 250 CONVENTION BLVD | SAN JUAN | PR | 00907 | 1 | | | 07/23/21 | | | | | | | | | |
| 218 | 72 | 41980 | 127 | 0096.24 | U | 1709 | SEÑORIAL CENTER (3) | AVE. LOMAS VERDES, CUPEY | SAN JUAN | PR | 00926 | 1 | | | 12/01/07 | | | | | | | | | |
| 219 | 72 | 41980 | 127 | 0096.24 | U | 1714 | SEÑORIAL CENTER (4) | AVE. LOMAS VERDES, CUPEY | SAN JUAN | PR | 00926 | 1 | | | 12/28/07 | | | | | | | | | |
| 220 | 72 | 41980 | 127 | 0007.00 | N/A | 0764 | SHELL BAJAMAR | AVE. MUÑOZ RIVERA PDA 6.5 (AL LADO DEL HAMBURGER) | SAN JUAN | PR | 00901 | 1 | | | 05/06/98 | | | | | | | | | |
| 221 | 72 | 41980 | 127 | 0067.01 | U | 0753 | SHELL BALDRICH | TENIENTE CESAR GONZALEZ | SAN JUAN | PR | 00918 | 1 | | | 03/16/98 | | | | | | | | | |
| 222 | 72 | 41980 | 127 | 0100.22 | U | 0765 | SHELL SAGRADO CORAZÓN | AVE. SAN CLAUDIO, CARRETERA 845 | SAN JUAN | PR | 00926 | 1 | | | 04/30/97 | | | | | | | | | |
| 223 | 72 | 41980 | 127 | 0018.00 | U | 1759 | SUC. GALERIA CONDADO DRIVE-UP | 100 AVE. ROBERTO H. TODD, CONDADO | SAN JUAN | PR | 00907 | 1 | | | 08/12/10 | | | | | | | | | |
| 224 | 72 | 41980 | 127 | 0010.01 | U | 1965 | SUPERMAX DE DIEGO | 114 AVE. DE DIEGO | SAN JUAN | PR | 00907 | 1 | | | 12/06/16 | | | | | | | | | |
| 225 | 72 | 41980 | 127 | 0005.0 | | | | | | | | | | | | | | | | | | | | |



Ath's Off Site - As Of 2022

| BPPR | | | | | | | | | | | | | | | | | | | | | | | | | |
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| GEOCODING | | | | | | U | NAME | ADDRESS | CITY | STATE | ZIP | ATMS | OPEN (O) | | | CLOSE (CL) | | | (RE) TO | | | | | | |
| # | ST | MSA | CO | TRACT | LMI | | | | | | | | ACQUIRED (A) | | | RELOCATE (RE) | | | WHICH ATM LOCATION # | | | | | | |
| | | | | | | | | | | | | | CODE | # OF ATMS | DATE | CODE | # OF ATMS | DATE | | | | | | | |
| 240 | 72 | 41980 | 137 | 1220.01 | MI | | 1373 | ECONO TOA BAJA | CARRETERA 863 KM 0 HM 7 BO. CANDELARIA | TOA BAJA | PR | 00949 | 2 | | | 04/12/01 | | | | | | | | | |
| 241 | 72 | 41980 | 137 | 1220.02 | U | | 101/758 | HOLSUM BAKERS OF PR, INC. | CARRETERA 2 KM 20 HM 1 | TOA BAJA | PR | 00949 | 1 | | | 09/11/97-01/28/98 | | | | | | | | | |
| 242 | 72 | 41980 | 139 | 0602.25 | U | | 1517 | ECONO TRUJILLO ALTO | CARRETERA 181 BO. LAS CUEVAS | TRUJILLO ALTO | PR | 00976 | 1 | | | 05/30/02 | | | | | | | | | |
| 243 | 72 | 41980 | 139 | 0602.25 | U | | 0058 | PUEBLO TRUJILLO ALTO | CARRETERA 181 TRUJILLO ALTO SHOPPING CENTER | TRUJILLO ALTO | PR | 00976 | 1 | | | 09/05/97 | | | | | | | | | |
| 244 | 72 | 41980 | 139 | 0604.03 | U | | 1529 | PUMA DOS BOCAS | CARRETERA 181 KM 9 HM 3 SECTOR DOS BOCAS - CARRETERA HACIA GURABO | TRUJILLO ALTO | PR | 00976 | 1 | | | 10/16/02 | | | | | | | | | |
| 245 | 72 | 10380 | 141 | 9575.00 | N/A | | 1596 | ECONO - UTUADO | AVE FERNANDO RIVAS DOMINICCL CARR 11, KM 2.0, BO VIVIABAJO | UTUADO | PR | 00641 | 1 | | | 07/15/04 | | | | | | | | | |
| 246 | 72 | 41980 | 143 | 5504.00 | MO | | 1553 | MR. SPECIAL VEGA ALTA | CARRETERA 2 KM 30 HM 2 | VEGA ALTA | PR | 00692 | 1 | | | 04/06/03 | | | | | | | | | |
| 247 | 72 | 41980 | 143 | 5504.00 | MO | | 1640 | VEGA ALTA FOOD COURT | CARRETERA 2 KM 29 HM 7 PLAZA CENTRO GRAN CARIBE | VEGA ALTA | PR | 00692 | 1 | | | 11/04/05 | | | | | | | | | |
| 248 | 72 | 41980 | 145 | 5606.00 | MO | | 1912 | ECONO - VEGA BAJA PLAZA | CARRETERA 2 INT. PR-155 | VEGA BAJA | PR | 00693 | 1 | | | 06/25/15 | | | | | | | | | |
| 249 | 72 | 41980 | 145 | 5601.00 | L | | 0113 | PFIZER PGM | CARRETERA 160, CAMINO A CENTRAL SAN VICENTE (CARR 689) | VEGA BAJA | PR | 00693 | 1 | | | 07/16/92 | | | | | | | | | |
| 250 | 72 | 41980 | 145 | 5602.01 | MI | | 0543 | SUPERMERCADO ECONO VEGA BAJA | 405 AVE. FELISA RINCON, SAN DEMETRIO | VEGA BAJA | PR | 00693 | 1 | | | | | | | | | | | | |
| 251 | 72 | 38660 | 149 | 7205.04 | MI | | 1984 | CENTRO AHORROS VILLALBA | CARRETERA 149 KM 58 HM 7 | VILLALBA | PR | 00766 | 1 | | | 06/23/17 | | | | | | | | | |
| 252 | 72 | 41980 | 151 | 9510.00 | MO | | 1600 | FARMACIA LA RAMPLA | 52 CALLE CRISTOBAL COLON | YABUCOA | PR | 00767 | 1 | | | 10/06/04 | | | | | | | | | |
| 253 | 72 | 41980 | 151 | 9511.00 | MO | | 1579 | PLAZA YABUCOA | CARRETERA182 INT CARR. 900, PLAZA YABUCOA | YABUCOA | PR | 00767 | 1 | | | 04/01/05 | | | | | | | | | |
| 254 | 72 | 38660 | 153 | 7504.00 | MI | | 1884 | GARAGE TOTAL YAUCO | CARRETERA 116 SECTOR CRUCE 4 CALLES | YAUCO | PR | 00698 | 1 | | | 01/23/15 | | | | | | | | | |
| 255 | 72 | 38660 | 153 | 7504.00 | MI | | 1486 | MR. SPECIAL YAUCO | CALLE BARBOSA ESQ LA PLANTA | YAUCO | PR | 00698 | 1 | | | 10/12/01 | | | | | | | | | |
| 256 | 72 | 38660 | 153 | 7505.02 | U | | 1824 | MR. SPECIAL YAUCO PLAZA | CARRETERA 2, YAUCO PLAZA | YAUCO | PR | 00698 | 1 | | | 09/01/11 | | | | | | | | | |
| 257 | 72 | 41980 | 017 | 5903.00 | MO | | 9580 | TOTAL CRUCE DAVILA | CARR # 140, KM 65.5 BO CRUCE DAVILA | BARCELONETA | PR | 00617 | 1 | O | 1 | 05/11/22 | | | | | | | | | |
| 258 | 72 | 41980 | 051 | 5402.00 | U | | 2093 | EMBASSY SUITES DORADO | DORADO DEL MAR BLVD 201 | DORADO | PR | 00646 | 1 | O | 1 | 08/24/22 | | | | | | | | | |
| 259 | 72 | 41980 | 031 | 0501.13 | U | | 2064 | EMBASSY SUITES ISLA VERDE | 8000 CALLE TARTAK | CAROLINA | PR | 00979 | 1 | O | 1 | 08/25/22 | | | | | | | | | |
| 260 | 72 | 41980 | 127 | 0042.00 | MO | | 2089 | HOTEL SHERATON SAN JUAN 1 | 200 BLVD. CENTRO DE CONVENCIONES SJ | SAN JUAN | PR | 00907 | 1 | O | 1 | 08/30/22 | | | | | | | | | |
| 261 | 72 | 41980 | 127 | 0042.00 | MO | | 2090 | HOTEL SHERATON SAN JUAN 2 | 200 BLVD. CENTRO DE CONVENCIONES SJ | SAN JUAN | PR | 00907 | 1 | O | 1 | 08/30/22 | | | | | | | | | |
| 262 | 72 | 41980 | 127 | 0042.00 | MO | | 2091 | HOTEL SHERATON SAN JUAN 3 | 200 BLVD. CENTRO DE CONVENCIONES SJ | SAN JUAN | PR | 00907 | 1 | O | 1 | 08/31/22 | | | | | | | | | |
| 263 | 72 | 41980 | 021 | 0310.31 | U | | | PUEBLO RIO HONDO 1 | CARR. 167, PLAZA RIO HONDO | BAYAMON | PR | 00961 | 1 | O | 1 | 10/26/22 | | | | | | | | | |
| | | | | | | | | | | | | | | 269 | | 7 | | | 0 | | | | | | |

Special Exvnts ATMs

| GEOCODING | | | | | | ATM ID # | NAME | | | ADDRESS | CITY | STATE | ZIP | ATMS | OPEN (O) | | | CLOSE (CL) | | | (RE) TO |
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| # | ST | MSA | CO | TRACT | LMI | | | | | | | | | | ACQUIRED (A) | | | RELOCATE (RE) | | | WHICH ATM LOCATION # |
| | | | | | | | | | | | | | | | CODE | # OF ATMS | DATE | CODE | # OF ATMS | DATE | |
| 1 | 72 | 38660 | 055 | 9613.00 | L | | | EE 2 - CDT Guleica | | CARRETERA 116 KM 2 HM 2 | GUANICA | PR | 00653 | 1 | O | 1 | 01/17/20 | CL | 1 | 1/31/2020 | |
| 2 | 72 | 38660 | 075 | 7106.00 | U | | | EE 2 - Juana Diaz | | CALLE DEGETAU 45 | JUANA DIAZ | PR | 00795 | 1 | O | 1 | 01/31/20 | CL | 1 | 4/2/2020 | |
| 3 | 72 | 41980 | 119 | 1301.02 | U | | | EE 2 - PR Open | | COCO BEACH BOULEVARD 100 PR-955 | RIO GRANDE | PR | 00745 | 1 | O | 1 | 02/24/22 | CL | 1 | 03/08/22 | |
| 4 | 72 | 41980 | 127 | 9801.01 | N/A | | | EE 2 - Festival Claridad | | HIRAM BITHORN, AVE. FRANKLIN DELANO ROSSEVELT | SAN JUAN | PR | 00920 | 1 | O | 1 | 04/28/22 | CL | 1 | 05/02/22 | |

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| GEOCODING | | | | | | ATM ID # | NAME | | | ADDRESS | CITY | STATE | ZIP | ATMS | OPEN (O) | | | CLOSE (CL) | | | (RE) TO |
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| # | ST | MSA | CO | TRACT | LMI | | | | | | | | | | ACQUIRED (A) | | | RELOCATE (RE) | | | WHICH ATM LOCATION # |
| | | | | | | | | | | | | | | | CODE | # OF ATMS | DATE | CODE | # OF ATMS | DATE | |
| 1 | 78 | 99999 | 030 | 9608.00 | MI | | 1562 | UNIVERSITY OF VIRGIN ISLANDS | | BREWERS BAY | ST. THOMAS | USVI | 00802 | 2 | | | 9/15/03-05/23/14 | | | 0 | |
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Ath's Off Site - As Of March 2023

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| | | | | | | | | | | | | | | | | WHICH ATM LOCATION # |
| 78 | 72 | 41980 | 035 | 2609.01 | U | 1849 | ECONO PLAZA CAYEY | CARRETERA 1 KM 56 HM 2, BO. MONTELLANO | CAYEY | PR | 00736 | 1 | | | 04/23/13 | |
| 79 | 72 | 41980 | 039 | 9558.00 | MO | 1556 | GULF CIALES | CARRETERA 149 KM 17 HM 6, BO. JAGUAS | CIALES | PR | 00638 | 1 | | | 05/28/03 | |
| 80 | 72 | 41980 | 041 | 2403.00 | MO | 1500 | HOSPITAL MENONITA | URB. INDUSTRIAL EL JIBARO | CIDRA | PR | 00739 | 1 | | | 03/19/02 | |
| 81 | 72 | 41980 | 041 | 2405.00 | MO | 1499 | SHELL CIDRA | CARRETERA 7733 KM 0 HM 4 | CIDRA | PR | 00739 | 1 | | | 12/04/01 | |
| 82 | 72 | 99999 | 043 | 9547.00 | U | 1538 | PLAZA COAMO | CARRETERA 153 KM 13 HM 7, CENTRO COMERCIAL PLAZA COAMO | COAMO | PR | 00769 | 1 | | | 12/20/02 | |
| 83 | 72 | 41980 | 047 | 5303.00 | L | 1069 | COROZAL PUEBLO | 1 CALLE CERVANTES | COROZAL | PR | 00783 | 1 | | | 10/01/99 | |
| 84 | 72 | 41980 | 047 | 5304.00 | MO | 2054 | TOTAL COROZAL | PR 159 INT PR 164 | COROZAL | PR | 00783 | 1 | | | 06/07/21 | |
| 85 | 72 | 41980 | 051 | 5402.00 | U | 1976 | SUPERMAX DORADO | CARRETETRA 693 | DORADO | PR | 00646 | 1 | | | 04/10/17 | |
| 86 | 72 | 41980 | 053 | 1503.02 | MO | 0104 | GARAGE PUMA FAJARDO | CARRETERA 3 KM 43 HM 5, FRENTE A PLAZA DEL ESTE SHOPPING CENTER | FAJARDO | PR | 00738 | 1 | | | 09/21/97 | |
| 87 | 72 | 41980 | 053 | 1502.00 | MI | 1513 | PUMA FAJARDO SERVICE STATION | AVE. PRINCIPAL, URB. BARALT | FAJARDO | PR | 00738 | 1 | | | 01/16/02 | |
| 88 | 72 | 38660 | 055 | 9613.00 | L | 1155 | GARAJE PUMA GUÁNICA | CARRETERA 116 KM 24 HM 7 | GUANICA | PR | 00653 | 1 | | | 11/26/99 | |
| | 72 | 25020 | 057 | 2702.02 | MI | 0617 | PFIZER GUAYAMA 2 | CARRETERA 3 KM 142 HM 1, BO. PUENTE JOBOS | GUAYAMA | PR | 00784 | 1 | | | 01/14/97 | CL 1 01/27/23 |
| 89 | 72 | 25020 | 057 | 2706.00 | MO | 1550 | PUMA PASEO PUEBLO GUAYAMA | AVE PEDRO ALBIZU CAMPOS KM 0 HM 3 | GUAYAMA | PR | 00784 | 1 | | | 02/24/03 | |
| 90 | 72 | 41980 | 061 | 0402.00 | U | 1506 | AAFE 1 | FORT BUCHANAN - BUILDING 669 | GUAYNABO | PR | 00968 | 1 | | | 10/31/01 | |
| 91 | 72 | 41980 | 061 | 0404.42 | U | 1240 | GARAJE PUMA | AVE ESMERALDA ESQ LOPATEGUI - CENTRO COM EL CENTRO | GUAYNABO | PR | 00969 | 1 | | | 06/16/00 | |
| 92 | 72 | 41980 | 061 | 0403.02 | U | 1519 | PRTC 1513 | AVE. ROOSEVELT - BLDG. 1513 | GUAYNABO | PR | 00966 | 1 | | | 04/02/02 | |
| 93 | 72 | 41980 | 061 | 0403.02 | U | 0705 | SAN PATRICIO FOOD COURT | AVE. GONZALEZ GIUSTI | GUAYNABO | PR | 00968 | 1 | | | 07/02/97 | |
| 94 | 72 | 41980 | 061 | 0404.11 | U | 1178 | SHELL TORRIMAR | CARRETERA 177 KM 2 HM 6, LOS FILTROS | GUAYNABO | PR | 00969 | 1 | | | 12/16/99 | |
| 95 | 72 | 41980 | 061 | 0410.00 | MO | 0423 | TOTAL LA MUDA | INT CARRETERA 1 & CARR. 20 | GUAYNABO | PR | 00969 | 1 | | | 02/11/96 | |
| 96 | 72 | 41980 | 063 | 2105.04 | U | 1678 | JANSSEN ORTHO LLC 1 | CARR. 933 KM 1 HM 0, BO. MAMEY | GURABO | PR | 00778 | 1 | | | 05/02/08 | |
| 97 | 72 | 41980 | 063 | 2105.05 | U | 1689 | TO GO STORES | CARR 189 KM 4.0 INT 931, BO. NAVARRO | GURABO | PR | 00778 | 1 | | | 09/28/07 | |
| 98 | 72 | 41980 | 063 | 2105.05 | U | 1605 | UNIVERSIDAD DEL TURABO | CARRETERA 189 KM 3 HM 3 | GURABO | PR | 00778 | 1 | | | 04/22/05 | |
| 99 | 72 | 11640 | 065 | 3102.00 | MI | 1447 | ALCALDIA DE HATILLO | 126 AVE. ROOSEVELT | HATILLO | PR | 00659 | 1 | | | 04/26/01 | |
| 100 | 72 | 11640 | 065 | 3102.00 | MI | 1835 | GARAGE PUMA HATILLO | CARRETERA 2 KM 97 HM 4, MARGINAL BARRIO PUEBLO | HATILLO | PR | 00659 | 1 | | | 06/07/13 | |
| 101 | 72 | 11640 | 065 | 3101.00 | U | 0766 | PLAZA DEL NORTE FOOD COURT | 586 CALLE TRUNCADO, PLAZA DEL NORTE SHOPPING CENTER | HATILLO | PR | 00659 | 1 | | | 12/23/11 | |
| 102 | 72 | 32420 | 067 | 8203.00 | U | 1372 | MR. SPECIAL HORMIGUEROS | CARRETERA 2 KM 162 HM 2, BARRIO LAVADERO | HORMIGUEROS | PR | 00660 | 1 | | | 12/06/00 | |
| 103 | 72 | 41980 | 069 | 1805.00 | MI | 0616 | BRISTOL MYERS SQUIBB | CARRETERA 3 KM 77 HM 5, BARRIO JUNQUITO | HUMACAO | PR | 00791 | 1 | | | 01/07/97 | |
| 104 | 72 | 41980 | 069 | 1806.00 | MO | 1586 | CENTRO GUBERNAMENTAL DE HUMACAO | MIGUEL CASILLAS FINAL - FRENTE TERMINAL CARROS PUBLICOS(NORTE) | HUMACAO | PR | 00791 | 1 | | | 08/27/04 | |
| 105 | 72 | 41980 | 069 | 1806.00 | MO | 2014 | HUMACAO PUEBLO | AVE. FONT MARTELO ESQ. FRANCISCO VEGA, HUMACAO SHOPPING CENTER | HUMACAO | PR | 00791 | 1 | | | 06/21/18 | |
| 106 | 72 | 41980 | 069 | 1803.02 | MI | 0232 | UPR RECINTO DE HUMACAO | CARRETERA 908 KM 1 HM 3, BARRIO TEJAS | HUMACAO | PR | 00791 | 1 | | | 09/06/97 | |
| 107 | 72 | 10380 | 071 | 4103.00 | MI | 1873 | ECONO ISABELA | AVE. LAMELA 52 | ISABELA | PR | 00662 | 1 | | | 11/15/14 | |
| 108 | 72 | 10380 | 071 | 4105.00 | U | 1483 | MR. SPECIAL ISABELA | CARRETERA 112 KM 0 HM 8, BARRIO MORA | ISABELA | PR | 00662 | 1 | | | 09/13/01 | |
| 109 | 72 | 99999 | 073 | 9563.05 | MI | 1886 | GARAJE TOTAL JAYUYA | CALLE GUILLERMO ESTEVES ESQ. VICENS | JAYUYA | PR | 00664 | 1 | | | 04/17/15 | |
| 110 | 72 | 38660 | 075 | 7104.00 | MO | 1462 | COOPER VISION | CARRETERA 584 LOT 7 PARQUE INDUSTRIAL AMUELAS | JUANA DIAZ | PR | 00795 | 1 | | | 06/06/01 | |
| 111 | 72 | 38660 | 075 | 7106.00 | MI | 1730 | ECONO JUANA DIAZ | CARRETERA 149 KM 67 HM 1, LOMAS WARD | JUANA DIAZ | PR | 00795 | 1 | | | 05/10/10 | |
| 112 | 72 | 41980 | 077 | 5003.03 | MI | 1042 | JUNCOS PLAZA | CARRETERA 31 KM 24 BO CEIBA NORTE (JUNCOS PLAZA SHOPPING CENTER) | JUNCOS | PR | 00777 | 1 | | | 08/19/99 | |
| 113 | 72 | 41980 | 079 | 8502.00 | MO | 1422 | MR. SPECIAL LAJAS | CARR 315, KM 1.0 | LAJAS | PR | 00667 | 1 | | | 01/27/01 | |
| 114 | 72 | 41980 | 079 | 8504.00 | MI | 1598 | PARADOR VILLA PARQUERA | CARRETERA 304 KM 3 HM 3, LA PARQUERA | LAJAS | PR | 00667 | 1 | | | 11/15/04 | |
| 115 | 72 | 10380 | 081 | 9580.01 | MI | 1947 | ECONO LARES | AVE. LOS PATRIOTAS, CARRETERA 111 KM 3 HM 4 | LARES | PR | 00669 | 1 | | | 06/28/16 | |
| 116 | 72 | 10380 | 081 | 9584.00 | MO | 1690 | HOSPITAL GENERAL CASTAÑER | CARRETERA 135 KM 64 HM 2, CASTAÑER | LARES | PR | 00669 | 1 | | | 10/09/07 | |
| 117 | 72 | 10380 | 081 | 9579.00 | MI | 1482 | MR. SPECIAL LARES | AVE. LOS PATRIOTAS (CARR 111 KM. 1.5) | LARES | PR | 00669 | 1 | | | 09/18/01 | |
| 118 | 72 | 10380 | 081 | 9578.00 | MI | 1179 | PUMA LARES | CARRETERA 129 KM 24.5, BO. PIETAS | LARES | PR | 00669 | 1 | | | 12/02/99 | |
| 119 | 72 | 41980 | 085 | 1901.04 | MI | 1599 | CINEMA LAS PIEDRAS | CARRETERA 198 KM 20.1 OLYMPIC VILLAGE | LAS PIEDRAS | PR | 00771 | 1 | | | 12/23/04 | |
| 120 | 72 | 41980 | 085 | 1902.02 | MI | 0545 | EATON ELECTRICAL | CARRETERA 183 KM 20.3 | LAS PIEDRAS | PR | 00771 | 1 | | | 05/16/00 | |
| 121 | 72 | 41980 | 085 | 1901.04 | MI | 0333 | MERCK LAS PIEDRAS | CARRETERA 183 LAS PIEDRAS INDUSTRIAL PARK | LAS PIEDRAS | PR | 00771 | 1 | | | 09/06/97 | |
| 122 | 72 | 41980 | 087 | 1103.04 | U | 0359 | PLAZA NORESTE | CARRETERA 3 KM 20 HM 5 ESQ. CARR. 958 | LOIZA | PR | 00772 | 1 | | | 09/06/97 | |
| 123 | 72 | 41980 | 091 | 5701.00 | MI | 1554 | BRISTOL MYERS SQUIBB - MANATI | CARRETERA 686 KM 2.3 | MANATI | PR | 00674 | 1 | | | 03/12/03 | |
| 124 | 72 | 41980 | 091 | 5701.00 | MI | 1867 | HOTEL HYATT PLACE MANATI | 122 CARRETERA 2 | MANATI | PR | 00674 | 1 | | | 03/03/14 | |
| 125 | 72 | 41980 | 091 | 5705.00 | MI | 0706 | ORTHO MCNEIL MANATI | CARRETERA 2 KM 45 HM 6, BO. CAMPO ALEGRE | MANATI | PR | 00674 | 1 | | | 08/25/98 | |
| 126 | 72 | 41980 | 091 | 5703.00 | L | 2049 | VILLA MARIA MANATI | CARRETERA 2 KM 49 VILLA MARIA SHOPPING ANTES SUCURSAL MANATI | MANATI | PR | 00674 | 1 | | | 09/23/20 | |
| 127 | 72 | 32420 | 097 | 0801.00 | MO | 0349 | FARMACIA SERRANO | 169 CALLE MÉNDEZ VIGO ESTE | MAYAGUEZ | PR | 00680 | 1 | | | 09/19/97 | |
| | 72 | 32420 | 097 | 0801.00 | MO | 1808 | HOSPITAL PEREA MAYAGUEZ | CALLE DE DIEGO E ESQ. BASORA | MAYAGUEZ | PR | 00680 | 1 | | | 09/09/10 | CL 1 03/10/23 |
| 128 | 72 | 32420 | 097 | 0820.12 | MI | 1883 | MAYAGUEZ MALL SUR 3 | 975 AVE. HOSTOS, CENTRO COMERCIAL MAYAGUEZ MALL | MAYAGUEZ | PR | 00680 | 1 | | | 12/07/07 | |
| 129 | 72 | 32420 | 097 | 0802.00 | N/A | 0065 | MAYAGUEZ TOWN CENTER | 252 Calle Post | MAYAGUEZ | PR | 00680 | 1 | | | 09/19/97 | |
| 130 | 72 | 32420 | 097 | 0815.01 | MI | 1738 | MAYAGUEZ RESORT & CASINO | CARRETERA 104, BO. ALGARROBO | MAYAGUEZ | PR | 00680 | 1 | | | 08/17/10 | |
| 131 | 72 | 32420 | 097 | 0820.12 | MI | 2031 | MR. SPECIAL PLAZA MAYAGUEZ | CARRETERA 2 KM 157 HM 3 | MAYAGUEZ | PR | 00680 | 1 | | | 11/22/19 | |
| 132 | 72 | 32420 | 097 | 0815.23 | MO | 1863 | SAMS MAYAGUEZ | CARRETERA 2 KM 149 HM 5, WESTERN PLAZA SHOPPING | MAYAGUEZ | PR | 00680 | 1 | | | 01/17/14 | |
| 133 | 72 | 32420 | 097 | 0820.12 | MI | 1804 | TACO MAKER MAYAGUEZ MALL | MAYAGUEZ MALL | MAYAGUEZ | PR | 00680 | 1 | | | 09/13/10 | |
| 134 | 72 | 32420 | 097 | 0821.03 | MI | 1739 | UNIVERSIDAD CATÓLICA DE MAYAGUEZ | 482 CALLE POST SUR | MAYAGUEZ | PR | 00680 | 1 | | | 08/11/10 | |
| 135 | 72 | 32420 | 097 | 0801.00 | MO | 0221/1433 | UPR MAYAGUEZ 1 Y 2 | EXTENSION CALLE POST (CARR 2 ESQ. CALLE POST 259 NORTE) | MAYAGUEZ | PR | 00680 | 2 | | | 09/19/97 -01/23/01 | |
| 136 | 72 | 32420 | 097 | 0808.00 | MI | 1836 | MR. SPECIAL MAYAGUEZ BALBOA | BO. BALBOA CALLE MÉNDEZ VIGO ESQ. MANUEL CINTRON | MAYAGUEZ | PR | 00680 | 1 | | | 03/13/13 | |
| 137 | 72 | 10380 | 099 | 4202.00 | MI | 1728 | MR. SPECIAL MOCA | CARRETERA 111 KM 4 HM 4, PUEBLO | MOCA | PR | 00676 | 1 | | | 06/29/09 | |
| 138 | 72 | 41980 | 105 | 5203.00 | MO | 1639 | FARMACIA SAN MIGUEL | 109 CALLE GEORGETTI | NARANITO | PR | 00719 | 1 | | | 09/29/05 | |
| 139 | 72 | 41980 | 107 | 9548.01 | MO | 1981 | GULF ELENA SERVICE STATION | CARRETERA 155 KM 31 HM 2, BO. GATO | OROCOVIS | PR | 00720 | 1 | | | 05/11/17 | |
| 140 | 72 | 38660 | 111 | 7304.00 | MI | 1521 | SUPERMERCADO SELECTOS - PEÑUELAS | 55 URB PEÑUELAS VALLEY | PEÑUELAS | PR | 00624 | 1 | | | 05/24/02 | |
| 141 | 72 | 38660 | 113 | 0724.00 | MI | 1643 | BURGER KING COTTO LAUREL | CARRETERA 506, COTTO LAUREL PLAZA | PONCE | PR | 00731 | 1 | | | 03/31/06 | |
| 142 | 72 | 38660 | 113 | 0722.02 | U | 1974 | ECONO LOS CAOBOS | BO. BUCANA SECTOR FATIMA CARRETERA 1 | PONCE | PR | 00716 | 1 | | | 03/18/17 | |
| 143 | 72 | 38660 | 113 | 0717.00 | MI | 1749 | HOSPITAL DAMAS | 2213 PONCE BY PASS | PONCE | PR | 00731 | 1 | | | 08/04/10 | |
| 144 | 72 | 38660 | 113 | 0721.02 | U | 0664 | HOTEL PONCE HILTON | AVE. LOS CABALLEROS | PONCE | PR | 00731 | 1 | | | 05/33/97 | |
| 145 | 72 | 38660 | 113 | 0722.02 | U | 0485 | INTERAMERICANA PONCE | EXPRESO LAS AMERICAS KM 123 HM 2, BO. SABANETAS, MERCEDITA | PONCE | PR | 00731 | 1 | | | | |
| 146 | 72 | 38660 | 113 | 0721.01 | MO | 0540 | PLAZOLETA PLAZA DEL CARIBE | PLAZA DEL CARIBE FOOD COURT | PONCE | PR | 00731 | 1 | | | | |
| 147 | 72 | 38660 | 113 | 0715.00 | U | 1731 | PONCE MALL | CARRETERA 2, PONCE MALL | PONCE | PR | 00731 | 1 | | | 11/09/09 | |
| 148 | 72 | 38660 | 113 | 0705.02 | MI | 0409 | PONCE RAMBLA 2 | CARRETERA 14, LA RAMBLA SHOPPING CENTER | PONCE | PR | 00731 | 1 | | | 09/11/98 | |
| 149 | 72 | 38660 | 113 | 0721.01 | MO | 0076 | PUEBLO PLAZA DEL CARIBE | CARRETERA 2, PLAZA CARIBE SHOPPING CENTER | PONCE | PR | 00731 | 1 | | | 06/17/97 | |
| 150 | 72 | 38660 | | | | | | | | | | | | | | |



Ath's Off Site - As Of March 2023

| BPPR | | | | | | | | | | | | | | | | | | | | | | | | |
|-----------|----|-------|-----|---------|-----|----------------|---|---|---------------|-----|-------|--------------|-----------|--------------------|---------------|-----------|----------|------------|--|--|--|--|--|--|
| GEOCODING | | | | | U | NAME | ADDRESS | CITY | STATE | ZIP | ATMS | OPEN (O) | | | CLOSE (CL) | | | (RE) TO | | | | | | |
| # | ST | MSA | CO | TRACT | LMI | | | | | | | ACQUIRED (A) | | | RELOCATE (RE) | | | WHICH ATM | | | | | | |
| | | | | | | | | | | | | CODE | # OF ATMS | DATE | CODE | # OF ATMS | DATE | LOCATION # | | | | | | |
| 155 | 72 | 11640 | 115 | 3301.00 | MI | 1948 | FARMACIA GLORIANA QUEBRADILLAS | 42905 PR-482 Carr #2 Km. 96.8 Barrio Cocos | QUEBRADILLAS | PR | 00678 | 1 | | 07/29/16 | | | | | | | | | | |
| 156 | 72 | 11640 | 115 | 3302.00 | MO | 1827 | HATILLO KASHI N CARRY | CARRETERA 2 KM 100 HM 8 CENTRO COMERCIAL QUEBRADILLAS | QUEBRADILLAS | PR | 00678 | 1 | | 06/21/12 | | | | | | | | | | |
| 157 | 72 | 10380 | 117 | 9595.00 | U | 1587 | ECONO RINCON | CARRETERA 115 KM 13 HM 2, BO. PUEBLO | RINCON | PR | 00677 | 1 | | 05/06/04 | | | | | | | | | | |
| 158 | 72 | 41900 | 121 | 9604.00 | U | 1822 | FARMACIA CENTRAL SABANA GRANDE | 37 CALLE FRANCISCO MARIANO QUIÑONES | SABANA GRANDE | PR | 00637 | 1 | | 06/19/12 | | | | | | | | | | |
| 159 | 72 | 41900 | 121 | 9606.00 | MO | 0546 | MR. SPECIAL SABANA GRANDE | CARRETERA121 KM 1 HM 0 | SABANA GRANDE | PR | 00637 | 1 | | 10/07/98 | | | | | | | | | | |
| 160 | 72 | 99999 | 123 | 9528.00 | MI | 2053 | ALBERQUE OLIMPO SALINAS | CARRETERA 712 KM 0 HM 3 | SALINAS | PR | 00751 | 1 | | 08/18/21 | | | | | | | | | | |
| 161 | 72 | 41900 | 125 | 8405.00 | U | 1858 | ESTACIONAMIENTO MUNICIPAL RUPERTO ROQUE PÉREZ | PEREZ | SAN GERMAN | PR | 00683 | 1 | | 12/13/13 | | | | | | | | | | |
| 162 | 72 | 41900 | 125 | 8401.00 | MI | 1241 | HOSPITAL LA CONCEPCION | 41 CALLE LUNA | SAN GERMAN | PR | 00683 | 1 | | 06/06/00 | | | | | | | | | | |
| 163 | 72 | 41900 | 125 | 8404.00 | MI | 1487 | MR. SPECIAL SAN GERMAN | CENTRO COMERCIAL SANTA MARIA | SAN GERMAN | PR | 00683 | 1 | | 10/12/01 | | | | | | | | | | |
| 164 | 72 | 41900 | 125 | 8407.00 | MI | 1547 | PLAZA VALLE VERDE | CARRETERA 102 KM 30 HM 8, PLAZA VALLE VERDE | SAN GERMAN | PR | 00683 | 1 | | 04/17/03 | | | | | | | | | | |
| 165 | 72 | 41900 | 127 | 0079.00 | U | 1959/1960 | ALTAMIRA 1-2 DR UP | AVE. MARTINEZ NADAL ESQ. JESUS T. PIÑERO | SAN JUAN | PR | 00920 | 2 | | 11/02/16 | | | | | | | | | | |
| 166 | 72 | 41900 | 127 | 0061.01 | L | 2023 | AUTORIDAD ACUEDUCTOS Y ALCANTARILLADO | EDIFICIO SERGIO CUEVAS BUSTAMANTE 604 AVE. BARBOSA HATO REY | SAN JUAN | PR | 00917 | 1 | | 11/19/19 | | | | | | | | | | |
| 167 | 72 | 41900 | 127 | 0006.00 | U | 1853 | BAHIA URBANA EE 2 | MUELLE 8, 98 AVE FERNANDEZ JUNCOS | SAN JUAN | PR | 00901 | 1 | | 10/18/13 | | | | | | | | | | |
| 168 | 72 | 41900 | 127 | 0007.00 | N/A | 0348 | CAPITOLIO DE PR | AVE. PONCE DE LEON | SAN JUAN | PR | 00901 | 1 | | 09/25/95 | | | | | | | | | | |
| 169 | 72 | 41900 | 127 | 0016.00 | U | 1861 | CIUDADELA | 1511 AVE. PONCE DE LEÓN, PDA. 22, SANTURCE | SAN JUAN | PR | 00912 | 1 | | 04/07/14 | | | | | | | | | | |
| 170 | 72 | 41900 | 127 | 0068.00 | U | 0757 | CLINICA LAS AMERICAS | AVE. ROOSEVELT ESQ. EXPRESO LAS AMERICAS | SAN JUAN | PR | 00918 | 1 | | 03/18/98 | | | | | | | | | | |
| 171 | 72 | 41900 | 127 | 0105.00 | U | 1592/1593/1594 | COLISEO DE PR 1,2 Y 3 | 500 CALLE ARTERIAL B | SAN JUAN | PR | 00918 | 3 | | 08/03/04 10/20/05 | | | | | | | | | | |
| 172 | 72 | 41900 | 127 | 9801.01 | NA | 1875 | COLISEO ROBERTO CLEMENTE | AVE. FRANKLIN DELANO ROOSEVELT | SAN JUAN | PR | 00918 | 1 | | 08/16/14 | | | | | | | | | | |
| 173 | 72 | 41900 | 127 | 9801.08 | NA | 1560 | CROWLEY LINER SERVICES | TERMINAL 1 FRONT - ISLA GRANDE AIRPORT | SAN JUAN | PR | 00907 | 1 | | 09/12/03 | | | | | | | | | | |
| 174 | 72 | 41900 | 127 | 9801.03 | L | 0329 | CUARTEL GENERAL POLICIA DE PR | AVE. ROOSEVELT | SAN JUAN | PR | 00918 | 1 | | 02/23/96 | | | | | | | | | | |
| 175 | 72 | 41900 | 127 | 0100.22 | U | 0004 | CUPEY CENTER DRIVE UP | CARRETERA 176 KM 1 HM 2 | SAN JUAN | PR | 00926 | 1 | | 07/24/14 | | | | | | | | | | |
| 176 | 72 | 41900 | 127 | 0006.00 | U | 0707 | DEPARTAMENTO DE HACIENDA | PASEO COVADONGA, EDIFICIO INTENDENTE RAMIREZ | SAN JUAN | PR | 00901 | 1 | | 09/04/97 | | | | | | | | | | |
| 177 | 72 | 41900 | 127 | 0079.00 | U | 1798 | ECONO - ALTAMIRA | AVE. MARTINEZ NADAL ESQ. JESUS T. PIÑERO | SAN JUAN | PR | 00920 | 1 | | 09/02/10 | | | | | | | | | | |
| 178 | 72 | 41900 | 127 | 0071.00 | MI | 1895 | EDIFICIO CAPARRA DRIVE UP | 1451 AVE. FD ROOSEVELT, PUERTO NUEVO | SAN JUAN | PR | 00920 | 1 | | 5/31/15 | | | | | | | | | | |
| 179 | 72 | 41900 | 127 | 0070.04 | U | 1691 | EDIFICIO MMM | 411 MARGINAL AVE. KENNEDY SECTOR BECHARA | SAN JUAN | PR | 00920 | 1 | | 10/02/07 | | | | | | | | | | |
| 180 | 72 | 41900 | 127 | 0105.00 | U | 0083 | EDIFICIO TORRE MUNICIPAL | CALLE CHARDON, HATO REY | SAN JUAN | PR | 00918 | 1 | | 10/02/01 | | | | | | | | | | |
| 181 | 72 | 41900 | 127 | 0096.24 | U | 1715 | EDIFICIO SEÑORIAL CENTER | AVE. LOMAS VERDES, CUPEY | SAN JUAN | PR | 00926 | 1 | | 11/29/07 | | | | | | | | | | |
| 182 | 72 | 41900 | 127 | 0068.00 | U | 0663 | FARMACIA SIEMPREABIERTA | 370 AVE. DOMENECH | SAN JUAN | PR | 00918 | 1 | | 08/21/97 | | | | | | | | | | |
| 183 | 72 | 41900 | 127 | 0105.00 | U | 1667 | FINE ARTS CINEMA CAFÉ | AVE. PONCE DE LEON 209 POPULAR CENTER TORRE NORTE, HATO REY | SAN JUAN | PR | 00917 | 1 | | 12/01/06 | | | | | | | | | | |
| 184 | 72 | 41900 | 127 | 0100.02 | U | 1969 | GALERIA LOS PASEOS | AVE. LAS CUMBRES ESQ. GRAND PASEO BOULEVARD | SAN JUAN | PR | 00925 | 1 | | 12/15/16 | | | | | | | | | | |
| 185 | 72 | 41900 | 127 | 0063.01 | N/A | 0037 | TEXACO BARBOSA | AVE ROOSEVELT, ESQ BARBOSA | SAN JUAN | PR | 916 | 1 | | 01/30/98 | | | | | | | | | | |
| 186 | 72 | 41900 | 127 | 0082.02 | N/A | 1533 | GARAJE PUMA DE DIEGO | AVE. DE DIEGO KM 2.0 (AL LADO DE FSE) | SAN JUAN | PR | 00926 | 1 | | 12/06/02 | | | | | | | | | | |
| 187 | 72 | 41900 | 127 | 0061.02 | U | 0061 | HOSPITAL AUXILIO MUTUO | AVE. PONCE DE LEON, HATO REY | SAN JUAN | PR | 00918 | 1 | | | | | | | | | | | | |
| 188 | 72 | 41900 | 127 | 0068.00 | U | 1803 | HOSPITAL DEL MAESTRO | AVE. DOMENECH, HATO REY | SAN JUAN | PR | 00917 | 1 | | 09/02/10 | | | | | | | | | | |
| 189 | 72 | 41900 | 127 | 0078.00 | MO | 1751 | HOSPITAL METROPOLITANO | 1785 CARRETERA 21, LAS LOMAS | SAN JUAN | PR | 00921 | 1 | | 08/24/10 | | | | | | | | | | |
| 190 | 72 | 41900 | 127 | 0084.00 | MI | 1977 | HOSPITAL MUNICIPAL DE SAN JUAN | GOBERNADOR PIÑERO | SAN JUAN | PR | 00921 | 1 | | 04/21/17 | | | | | | | | | | |
| 191 | 72 | 41900 | 127 | 0023.00 | MI | 1802 | HOSPITAL PAVIA - SANTURCE | 800 CALLE DEL PARQUE, SANTURCE | SAN JUAN | PR | 00909 | 1 | | 09/03/10 | | | | | | | | | | |
| 192 | 72 | 41900 | 127 | 0016.00 | U | 1430 | HOSPITAL SAN JORGE | 250 AVE. SAN JORGE | SAN JUAN | PR | 00909 | 1 | | 02/01/01 | | | | | | | | | | |
| 193 | 72 | 41900 | 127 | 0009.00 | U | 0115 | HOTEL CONDADO PLAZA | 999 AVE. ASHFORD, SANTURCE | SAN JUAN | PR | 00907 | 1 | | 09/07/17 | | | | | | | | | | |
| 194 | 72 | 41900 | 127 | 0009.00 | U | 1710 | HOTEL LA CONCHA | 1077 AVE. ASHFORD | SAN JUAN | PR | 00907 | 1 | | 06/13/08 | | | | | | | | | | |
| 195 | 72 | 41900 | 127 | 0042.00 | MO | 1933 | HYATT HOUSE SAN JUAN | 615 AVE. FERNANDEZ JUNCOS, DISTRITO DE CONVENCIONES | SAN JUAN | PR | 00907 | 1 | | 02/12/16 | | | | | | | | | | |
| 196 | 72 | 41900 | 127 | 0096.02 | U | 0164 | INTERAMERICANA RIO PIEDRAS | CARRETERA 1, CALLE FRANCISCO SEIN, RIO PIEDRAS | SAN JUAN | PR | 00917 | 1 | | 06/20/97 | | | | | | | | | | |
| | 72 | 41900 | 127 | 9801.03 | L | 0762 | JC PENNEY - PLAZA LAS AMERICAS | CENTRO COMERCIAL PLAZA LAS AMERICAS - HATO REY | SAN JUAN | PR | 00918 | | | 04/14/98 | CL | 1 | 01/25/23 | | | | | | | |
| 197 | 72 | 41900 | 127 | 9801.03 | L | 0536 | LA TERRAZA PLAZA LAS AMERICAS | THIRD LEVEL PLAZA LAS AMERICAS | SAN JUAN | PR | 00918 | 1 | | 05/21/96 | | | | | | | | | | |
| 198 | 72 | 41900 | 127 | 0101.00 | U | 0522 | MONTEHEDRA CINEMAS | MONTEHEDRA MALL | SAN JUAN | PR | 00926 | 1 | | 06/27/96 | | | | | | | | | | |
| 199 | 72 | 41900 | 127 | 0067.02 | U | 1740 | MONTE MALL SHOPPING CENTER | 652 AVE. MUÑOZ RIVERA | SAN JUAN | PR | 00918 | 1 | | 08/11/10 | | | | | | | | | | |
| | 72 | 41900 | 127 | 0006.00 | U | 1601 | MUELLE 2, VIEJO SAN JUAN | MUELLE 2, VIEJO SAN JUAN | SAN JUAN | PR | 00901 | | | 12/23/04 | CL | 1 | 03/07/23 | | | | | | | |
| 200 | 72 | 41900 | 127 | 0087.00 | U | 0241 | MUÑOZ RIVERA DRIVE UP | 1125 AVE. MUÑOZ RIVERA | SAN JUAN | PR | 00925 | 1 | | 06/05/08 | | | | | | | | | | |
| 201 | 72 | 41900 | 127 | 0091.21 | U | 0268 | PARK GARDENS FOOD COURT | AVE. SARATOGA ESQ EXPRESO TRUJILLO ALTO PARK GARDEN | SAN JUAN | PR | 00924 | 1 | | 01/24/03 | | | | | | | | | | |
| | 72 | 41900 | 127 | 9801.03 | L | 1557 | PLAZA LAS AMERICAS CINEMAS | PLAZA LAS AMERICAS (NEXT TO THE NEW MOVIE THEATERS) | SAN JUAN | PR | 00918 | | | 10/10/03 | CL | 1 | 02/15/23 | | | | | | | |
| 202 | 72 | 41900 | 127 | 9801.03 | L | 1856/1857 | PLAZA LAS AMERICAS SELF SERVICE WALL 1,2 | PLAZA LAS AMERICAS | SAN JUAN | PR | 00918 | 2 | | 03/27/15 | | | | | | | | | | |
| 203 | 72 | 41900 | 127 | 0105.00 | U | 1818 | POPULAR CENTER FOOD COURT | EDIFICIO POPULAR CENTER AREA COMERCIAL 1ER NIVEL | SAN JUAN | PR | 00918 | 1 | | 06/20/11 | | | | | | | | | | |
| 204 | 72 | 41900 | 127 | 0098.00 | U | 2018 | PROFESSIONAL OFFICE PARK | CALLE SAN ROBERTO | SAN JUAN | PR | 00927 | 1 | | 01/11/19 | | | | | | | | | | |
| 205 | 72 | 41900 | 127 | 9801.03 | L | 1796 | PUEBLO - PLAZA LAS AMERICAS | AVE. F D ROOSEVELT, EXPRESO PLAZA LAS AMERICAS | SAN JUAN | PR | 00918 | 1 | | 08/27/10 | | | | | | | | | | |
| 206 | 72 | 41900 | 127 | 0042.00 | MO | 2037 | SAN JUAN DISTRICT 1 | 250 CONVENTION BLVD | SAN JUAN | PR | 00907 | 1 | | 07/15/21 | | | | | | | | | | |
| 207 | 72 | 41900 | 127 | 0042.00 | MO | 2038 | SAN JUAN DISTRICT 2 | 250 CONVENTION BLVD | SAN JUAN | PR | 00907 | 1 | | 08/06/21 | | | | | | | | | | |
| 208 | 72 | 41900 | 127 | 0042.00 | MO | 2039 | SAN JUAN DISTRICT 3 | 250 CONVENTION BLVD | SAN JUAN | PR | 00907 | 1 | | 07/23/21 | | | | | | | | | | |
| 209 | 72 | 41900 | 127 | 0096.24 | U | 1709 | SEÑORIAL CENTER (3) | AVE. LOMAS VERDES, CUPEY | SAN JUAN | PR | 00926 | 1 | | 12/01/07 | | | | | | | | | | |
| 210 | 72 | 41900 | 127 | 0096.24 | U | 1714 | SEÑORIAL CENTER (4) | AVE. LOMAS VERDES, CUPEY | SAN JUAN | PR | 00926 | 1 | | 12/28/07 | | | | | | | | | | |
| 211 | 72 | 41900 | 127 | 0007.00 | N/A | 0764 | SHELL BAJAMAR | AVE. MUÑOZ RIVERA PDA 6.5 (AL LADO DEL HAMBURGER) | SAN JUAN | PR | 00901 | 1 | | 05/06/98 | | | | | | | | | | |
| 212 | 72 | 41900 | 127 | 0067.01 | U | 0753 | SHELL BALDRICH | TENIENTE CESAR GONZALEZ | SAN JUAN | PR | 00918 | 1 | | 03/16/98 | | | | | | | | | | |
| 213 | 72 | 41900 | 127 | 0100.22 | U | 0765 | SHELL SAGRADO CORAZÓN | AVE. SAN CLAUDIO, CARRETERA 845 | SAN JUAN | PR | 00926 | 1 | | 04/30/97 | | | | | | | | | | |
| 214 | 72 | 41900 | 127 | 0018.00 | U | 1759 | SUC. GALERIA CONDADO DRIVE-UP | 100 AVE. ROBERTO H. TODD, CONDADO | SAN JUAN | PR | 00907 | 1 | | 08/12/10 | | | | | | | | | | |
| 215 | 72 | 41900 | 127 | 0010.01 | U | 1965 | SUPERMAX DE DIEGO | 114 AVE. DE DIEGO | SAN JUAN | PR | 00907 | 1 | | 12/06/16 | | | | | | | | | | |
| 216 | 72 | 41900 | 127 | 0005.06 | U | 1742 | SUPERMAX PLAZA DE ARMAS | PLAZA DE ARMAS | SAN JUAN | PR | 00901 | 1 | | 08/20/10 | | | | | | | | | | |
| 217 | 72 | 41900 | 127 | 0105.00 | U | 1938 | TORRE CHARDON | 350 CALLE CARLOS F. CHARDON | SAN JUAN | PR | 00918 | 1 | | 02/05/16 | | | | | | | | | | |
| 218 | 72 | 41900 | 127 | 0024.00 | U | 0262 | UNIVERSIDAD SAGRADO CORAZÓN | CALLE SAN ANTONIO | SAN JUAN | PR | 00915 | 1 | | | | | | | | | | | | |
| 219 | 72 | 41900 | 127 | 0009.00 | U | 2056 | VENTANA AL MAR CONDADO | 1054 AVE ASHFORD CONDADO | SAN JUAN | PR | 00907 | 1 | | 06/08/21 | | | | | | | | | | |
| 220 | 72 | 41900 | 127 | 0021.00 | N/A | 1997 | WALMART PARADA 18 | 701 AVE. RH TODD PARADA 18 | SAN JUAN | PR | 00907 | 1 | | 12/08/16 | | | | | | | | | | |
| 221 | 72 | 41900 | 127 | 0058.00 | U | 1882 | UPR CENTRO DE ESTUDIANTES RP | AVE. PONCE DE LEON 8377 | SAN JUAN | PR | 00925 | 2 | | 02/11/15 -03/06/15 | | | | | | | | | | |
| 222 | 72 | 41900 | 127 | 0096.01 | U | 1607 | UNIVERSIDAD METROPOLITANA | CARRETERA 176 KM 0 HM 3, AVE. ANA G. MENDEZ | SAN JUAN | PR | 00926 | 1 | | 05/19/05 | | | | | | | | | | |
| 223 | 72 | 41900 | 127 | 0063.02 | N/A | 0608 | UNIVERSIDAD POLITECNICA | 377 AVE. PONCE DE LEON | SAN JUAN | PR | 00918 | 1 | | 02/11/99 | | | | | | | | | | |
| 224 | 72 | 10380 | 131 | 9598.00 | N/A | 1930 | ECONO SAN SEBASTIAN | CARRETERA 111 KM 18 HM 0 | SAN SEBASTIAN | PR | 00685 | 1 | | 11/27/15 | | | | | | | | | | |
| 225 | 72 | 10380 | 131 | 9598.00 | U | 1831 | | | | | | | | | | | | | | | | | | |



Ath's Off Site - As Of March 2023

| BPPR | | | | | | | | | | | | | | | | | | | | | | |
|-----------|----|-------|-----|---------|-----|---------|------------------------------|--|---|--|---------------|-------|-------|------|--------------|-----------|-------------------|---------------|-----------|----------|----------------------|--|
| GEOCODING | | | | | | U | NAME | | ADDRESS | | CITY | STATE | ZIP | ATMS | OPEN (O) | | | CLOSE (CL) | | | (RE) TO | |
| # | ST | MSA | CO | TRACT | LMI | | | | | | | | | | ACQUIRED (A) | | | RELOCATE (RE) | | | WHICH ATM LOCATION # | |
| | | | | | | | | | | | | | | | CODE | # OF ATMS | DATE | CODE | # OF ATMS | DATE | | |
| 231 | 72 | 41980 | 137 | 1220.01 | MI | 1373 | ECONO TOA BAJA | | CARRETERA 863 KM 0 HM 7 BO. CANDELARIA | | TOA BAJA | PR | 00949 | 2 | | | 04/12/01 | | | | | |
| | 72 | 41980 | 137 | 1220.02 | U | 101/758 | HOLSUM BAKERS OF PR, INC. | | CARRETERA 2 KM 20 HM 1 | | TOA BAJA | PR | 00949 | | | | 09/11/97-01/28/98 | CL | 1 | 03/28/23 | | |
| 232 | 72 | 41980 | 139 | 0602.25 | U | 1517 | ECONO TRUJILLO ALTO | | CARRETERA 181 BO. LAS CUEVAS | | TRUJILLO ALTO | PR | 00976 | 1 | | | 05/30/02 | | | | | |
| 233 | 72 | 41980 | 139 | 0602.25 | U | 0058 | PUEBLO TRUJILLO ALTO | | CARRETERA 181 TRUJILLO ALTO SHOPPING CENTER | | TRUJILLO ALTO | PR | 00976 | 1 | | | 09/05/97 | | | | | |
| 234 | 72 | 41980 | 139 | 0604.03 | U | 1529 | PUMA DOS BOCAS | | CARRETERA 181 KM 9 HM 3 SECTOR DOS BOCAS - CARRETERA HACIA GURABO | | TRUJILLO ALTO | PR | 00976 | 1 | | | 10/16/02 | | | | | |
| 235 | 72 | 10380 | 141 | 9575.00 | N/A | 1596 | ECONO - UTUADO | | AVE FERNANDO RIVAS DOMINICCL CARR 11, KM 2.0, BO VIVIABAJA | | UTUADO | PR | 00641 | 1 | | | 07/15/04 | | | | | |
| 236 | 72 | 41980 | 143 | 5504.00 | MO | 1553 | MR. SPECIAL VEGA ALTA | | CARRETERA 2 KM 30 HM 2 | | VEGA ALTA | PR | 00692 | 1 | | | 04/06/03 | | | | | |
| 237 | 72 | 41980 | 143 | 5504.00 | MO | 1640 | VEGA ALTA FOOD COURT | | CARRETERA 2 KM 29 HM 7 PLAZA CENTRO GRAN CARIBE | | VEGA ALTA | PR | 00692 | 1 | | | 11/04/05 | | | | | |
| 238 | 72 | 41980 | 145 | 5606.00 | MO | 1912 | ECONO - VEGA BAJA PLAZA | | CARRETERA 2 INT. PR.155 | | VEGA BAJA | PR | 00693 | 1 | | | 06/25/15 | | | | | |
| 239 | 72 | 41980 | 145 | 5601.00 | L | 0113 | PFIZER PGM | | CARRETERA 160, CAMINO A CENTRAL SAN VICENTE (CARR 689) | | VEGA BAJA | PR | 00693 | 1 | | | 07/16/92 | | | | | |
| 240 | 72 | 41980 | 145 | 5602.01 | MI | 0543 | SUPERMERCADO ECONO VEGA BAJA | | 405 AVE. FELISA RINCON, SAN DEMETRIO | | VEGA BAJA | PR | 00693 | 1 | | | | | | | | |
| 241 | 72 | 38660 | 149 | 7205.04 | MI | 1984 | CENTRO AHORROS VILLALBA | | CARRETERA 149 KM 58 HM 7 | | VILLALBA | PR | 00766 | 1 | | | 06/23/17 | | | | | |
| 242 | 72 | 41980 | 151 | 9510.00 | MO | 1600 | FARMACIA LA RAMPLA | | 52 CALLE CRISTOBAL COLON | | YABUCOA | PR | 00767 | 1 | | | 10/06/04 | | | | | |
| 243 | 72 | 41980 | 151 | 9511.00 | MO | 1579 | PLAZA YABUCOA | | CARRETERA182 INT CARR. 900, PLAZA YABUCOA | | YABUCOA | PR | 00767 | 1 | | | 04/01/05 | | | | | |
| 244 | 72 | 38660 | 153 | 7504.00 | MI | 1884 | GARAGE TOTAL YAUCO | | CARRETERA 116 SECTOR CRUCE 4 CALLES | | YAUCO | PR | 00698 | 1 | | | 01/23/15 | | | | | |
| 245 | 72 | 38660 | 153 | 7504.00 | MI | 1486 | MR. SPECIAL YAUCO | | CALLE BARBOSA ESQ LA PLANTA | | YAUCO | PR | 00698 | 1 | | | 10/12/01 | | | | | |
| 246 | 72 | 38660 | 153 | 7505.02 | U | 1824 | MR. SPECIAL YAUCO PLAZA | | CARRETERA 2, YAUCO PLAZA | | YAUCO | PR | 00698 | 1 | | | 09/01/11 | | | | | |
| 247 | 72 | 41980 | 017 | 5903.00 | MO | 9580 | TOTAL CRUCE DAVILA | | CARR # 140, KM 65.5 BO CRUCE DAVILA | | BARCELONETA | PR | 00617 | 1 | | | 05/11/22 | | | | | |
| 248 | 72 | 41980 | 051 | 5402.00 | U | 2093 | EMBASSY SUITES DORADO | | DORADO DEL MAR BLVD 201 | | DORADO | PR | 00646 | 1 | | | 08/24/22 | | | | | |
| 249 | 72 | 41980 | 031 | 0501.13 | U | 2064 | EMBASSY SUITES ISLA VERDE | | 8000 CALLE TARTAK | | CAROLINA | PR | 00979 | 1 | | | 08/25/22 | | | | | |
| 250 | 72 | 41980 | 127 | 0042.00 | MO | 2089 | HOTEL SHERATON SAN JUAN 1 | | 200 BLVD. CENTRO DE CONVENCIONES SJ | | SAN JUAN | PR | 00907 | 1 | | | 08/30/22 | | | | | |
| 251 | 72 | 41980 | 127 | 0042.00 | MO | 2090 | HOTEL SHERATON SAN JUAN 2 | | 200 BLVD. CENTRO DE CONVENCIONES SJ | | SAN JUAN | PR | 00907 | 1 | | | 08/30/22 | | | | | |
| 252 | 72 | 41980 | 127 | 0042.00 | MO | 2091 | HOTEL SHERATON SAN JUAN 3 | | 200 BLVD. CENTRO DE CONVENCIONES SJ | | SAN JUAN | PR | 00907 | 1 | | | 08/31/22 | | | | | |
| 253 | 72 | 41980 | 021 | 0310.31 | U | 2094 | PUEBLO RIO HONDO 1 | | CARR. 167, PLAZA RIO HONDO | | RAYAMON | PR | 00961 | 1 | | | 10/26/22 | | | | | |
| 254 | 72 | 41980 | 091 | 5708.00 | MI | | GULF MANATI | | CARR 149, KM 7.5, BO ARIBBA SALIENTE | | MANATI | PR | 00674 | | O | 1 | 01/05/23 | | | | | |
| 255 | 72 | 32420 | 097 | 0806.00 | L | | MAYAGUEZ PLAZA | | 53 CALLE DE LA CANDELARIA | | MAYAGUEZ | PR | 00680 | | O | 1 | 02/01/23 | | | | | |
| 256 | 72 | 41980 | 127 | 9801.01 | N/A | | HIRAM BITHORN 1 | | HIRAM BITHORN, AVE. FRANKLIN DELANO ROSSEVELT | | SAN JUAN | PR | 00920 | | O | 1 | 03/17/23 | | | | | |
| 257 | 72 | 41980 | 127 | 9801.01 | N/A | | HIRAM BITHORN 2 | | HIRAM BITHORN, AVE. FRANKLIN DELANO ROSSEVELT | | SAN JUAN | PR | 00920 | | O | 1 | 03/17/23 | | | | | |
| | | | | | | | | | | | | | 260 | | | 4 | | | 9 | | | |

Special Events ATMs

| GEOCODING | | | | | | ATM ID # | NAME | | ADDRESS | | CITY | STATE | ZIP | ATMS | OPEN (O) | | | CLOSE (CL) | | | (RE) TO | |
|-----------|----|-------|-----|---------|-----|----------|-----------------------------------|--|---|--|------------|-------|-------|------|--------------|-----------|----------|---------------|-----------|----------|----------------------|--|
| # | ST | MSA | CO | TRACT | LMI | | | | | | | | | | ACQUIRED (A) | | | RELOCATE (RE) | | | WHICH ATM LOCATION # | |
| | | | | | | | | | | | | | | | CODE | # OF ATMS | DATE | CODE | # OF ATMS | DATE | | |
| 1 | 72 | 41980 | 061 | 0404.11 | U | | EE 2 - COLEGIO MARINISTA GUAYNABO | | 6 CALLE MARCELINO CHAMPAGNAT | | GUAYNABO | PR | 00969 | 1 | O | 1 | 03/16/23 | CL | 1 | 03/29/23 | | |
| 3 | 72 | 41980 | 119 | 1301.02 | U | | PR Open 2023 | | COCO BEACH BOULEVARD 100 PR-955 | | RIO GRANDE | PR | 00745 | 1 | O | 1 | 02/24/23 | CL | 1 | 03/06/23 | | |
| 4 | 72 | 41980 | 127 | 9801.01 | N/A | | EE 2 - RAUW ALEJANDRO | | HIRAM BITHORN, AVE. FRANKLIN DELANO ROSSEVELT | | SAN JUAN | PR | 00920 | 1 | O | 1 | 03/30/23 | | | | | |
| | | | | | | | | | | | | | | 3 | | 3 | | | 2 | | | |

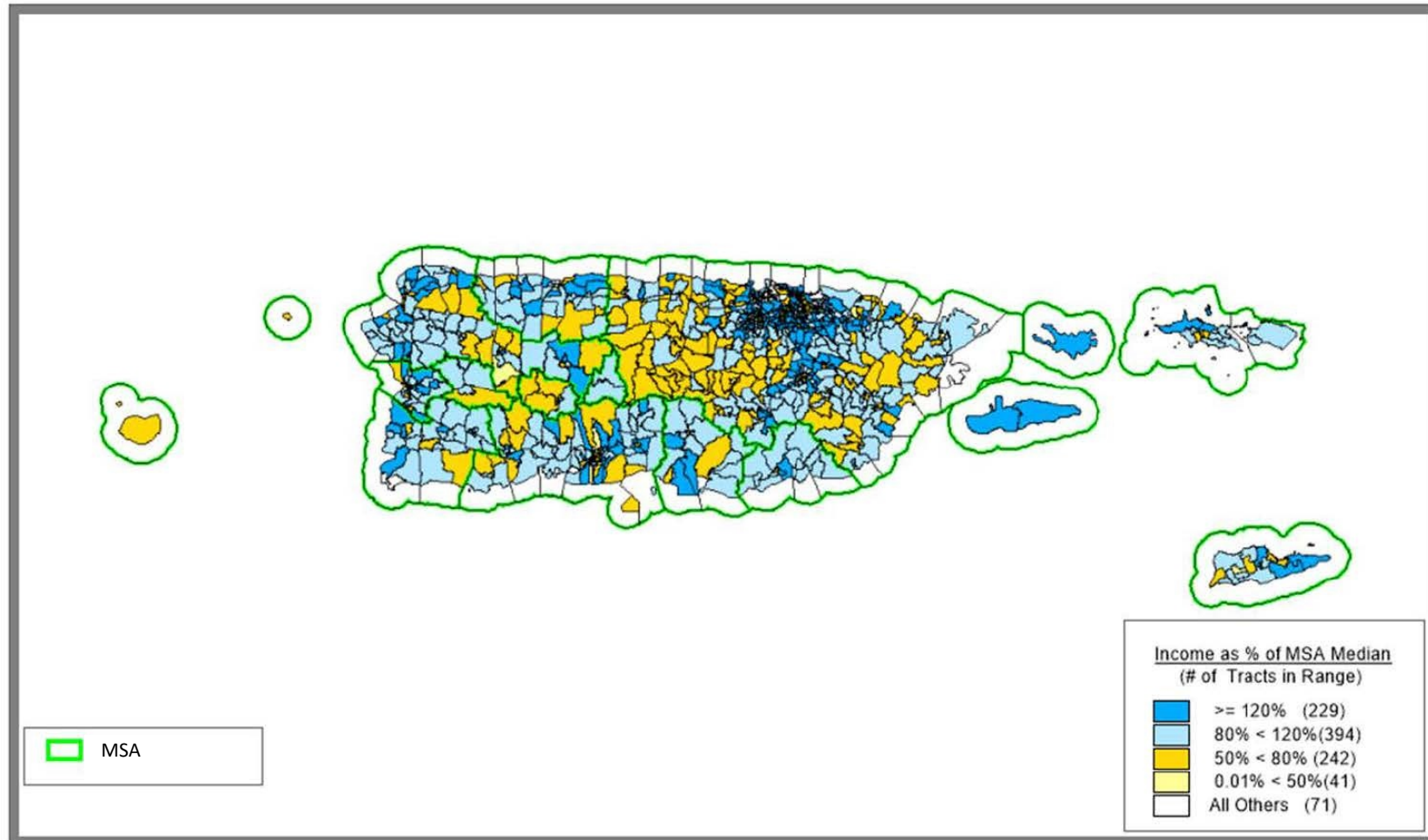
USVI

| GEOCODING | | | | | | ATM ID # | NAME | | ADDRESS | | CITY | STATE | ZIP | ATMS | OPEN (O) | | | CLOSE (CL) | | | (RE) TO | |
|-----------|----|-------|-----|---------|-----|----------|------------------------------|--|-------------|--|------------|-------|-------|------|--------------|-----------|------------------|---------------|-----------|------|----------------------|--|
| # | ST | MSA | CO | TRACT | LMI | | | | | | | | | | ACQUIRED (A) | | | RELOCATE (RE) | | | WHICH ATM LOCATION # | |
| | | | | | | | | | | | | | | | CODE | # OF ATMS | DATE | CODE | # OF ATMS | DATE | | |
| 1 | 78 | 99999 | 030 | 9608.00 | MI | 1562 | UNIVERSITY OF VIRGIN ISLANDS | | BREWERS BAY | | ST. THOMAS | USVI | 00802 | 2 | | | 9/15/03-05/23/14 | | | | | |

Inaguradas

Removidas

BPPR's Assessment Area - Puerto Rico & USVI



CRA/HMDA Disclosures

CRA and HMDA disclosures statements are prepared annually by all designated “Large” institutions; and the institution that regulates said bank makes this information public. The CRA and HMDA disclosures statements contain information about the loans and income levels of the population in each county where the bank operates. These documents are available for your review on the website of the *Federal Financial Institution Examination Council* (FFIEC).

Banco Popular de Puerto Rico, Popular's main subsidiary, provides retail, mortgage and commercial banking services in Puerto Rico and the Virgin Islands. Member of the FDIC.

CRA Disclosure Statement

The CRA disclosure statement contains basic information by state on the number and amount of loans (originated or purchased by the bank) reported for small-business, small-farm and community development.

To view this information, access <https://www.ffiec.gov/>. You must provide the "Year" you wish to review, the "Identification Number" and the "Name" of the bank.

| <i>Respondent ID</i> | <i>Institution Name</i> |
|----------------------|------------------------------|
| 00009040311 | Banco Popular de Puerto Rico |

HMDA Disclosure Statement

Home Mortgage Disclosure Act (HMDA) requires that every lender who receives or does not receive deposits; collect and publish all information related to originated mortgage applications and loans including various customer characteristics.

To view this information, access www.consumerfinance.gov/hmda