



Community Reinvestment Act (CRA) /
Ley de Reinversión en la Comunidad

CRA Public File / Expediente Público de CRA

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.

Introducción

En cumplimiento con la Ley de Reinversión Comunitaria (CRA por sus siglas en inglés), el Banco es requerido a mantener y, a previa solicitud, hacer disponible este Archivo Público de CRA para la inspección pública.

Según requerido por CRA, la información que contiene este expediente está actualizada al 1 de abril de cada año.

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.

Solicitud de Información

Si alguna persona solicita copia de este expediente, el Gerente u Oficial a cargo le proveerá una copia del documento. Posteriormente, el Oficial deberá notificar al Departamento de CRA sobre esta petición mediante este correo electrónico: CRA@popular.com

Todos los empleados de la sucursal deben conocer a quién le deben referir cualquier petición de información.

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.

Comentario Público

Agradecemos sus comentarios; estos nos ayudan a mejorar nuestro nivel de calidad y servicio en las comunidades. La ley de CRA exige que todos los comentarios públicos recibidos por escrito sobre la forma en que estamos cumpliendo con las necesidades financieras en la comunidad sean publicados en el año en curso y dos años anteriores.

Popular no ha recibido comentarios públicos relacionados con la ley de 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 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
	<i>#</i>	<i>%</i>		
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)				
Income Category	Tract Distribution		Percentage of Owner-Occupied Housing Units by Tract	Percentage of Families by Income Level
	#	%		
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)	%%	%%	#	##	##	\$(000)	%%	%%	
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		0	0.0		
\$250,001 - \$500,000	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		
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

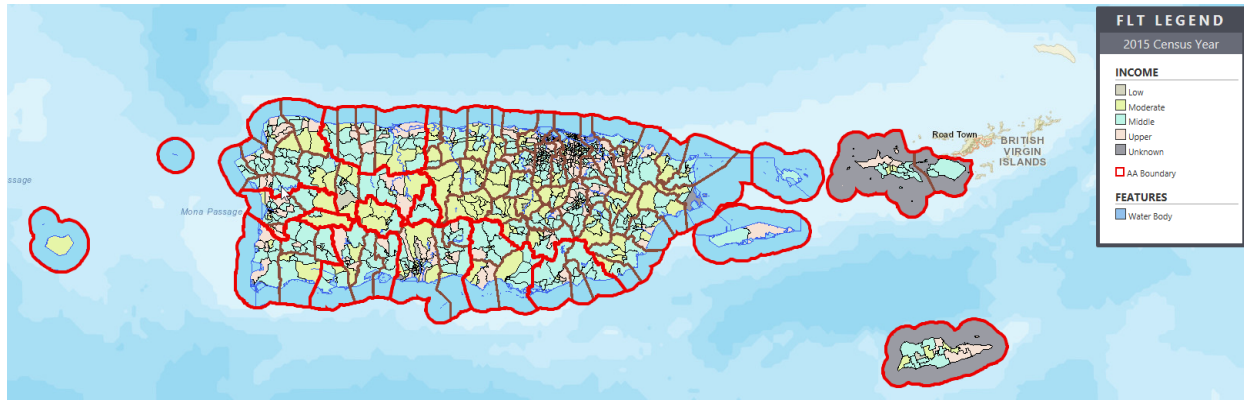
SCOPE OF EXAMINATION TABLE

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 / Stand-alone ATMs

BRANCH #	BRANCH NAME	TYPE	FULL SERVICE ATMS	CASH ONLY ATMS	# OF ATMS	DRIVE THRU	MORTGAGE PRODUCTION OFFICE	ADDRESS	COUNTY NAME	STATE	ZIP	ST	MSA	COUNTY CODE	TRACT	LIN	Monday-Thursday	Friday	Saturday	Sunday	Holidays	Shopping Center
33	CAROLINA HIGHWAY	FULL SERVICE BRANCH	2	2	2	✓		AVE 65 INFANTERIA ESQ CALLE IYACAO ARDUAGA KM 10 HM 3	CAROLINA	PR	00965	72	41360	031	0596.00	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 4:00pm			✓
347	ALTAMIRA CENTER	FULL SERVICE BRANCH	2	2	2	✓		EDIFICIO ALTAMIRA, AVE MARTINEZ NADAL ESQ JESUS I. FIERRO	SAN JUAN	PR	00927	72	41360	127	0079.00	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
349	BARBERS	FULL SERVICE BRANCH	1	1	2	✓		618 AVE BARBOSA ESQ MAYAGUEZ	SAN JUAN	PR	00917	72	41360	127	0061.01	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
23	BARRIO OBERMO	FULL SERVICE BRANCH	2	2	2	✓		2256 AVE RODRIGUEZ, RD OBERMO	SAN JUAN	PR	00913	72	41360	127	0056.00	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
212	CALLE LOZA	FULL SERVICE BRANCH	1	2	2	✓		1812 CALLE LOZA	SAN JUAN	PR	00911	72	41360	127	0015.00	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
275	CAPARRIA CENTER	FULL SERVICE BRANCH	1	1	2	✓		1451 AVE FD RODRIGUEZ	SAN JUAN	PR	00920	72	41360	127	0071.00	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
217	BUCHANAN	FULL SERVICE BRANCH	1	1	2	✓		EDIFICIO 801, SOUTH HEALTH CLINIC, FORT BUCHANAN	GUAYAMA	PR	00940	72	41360	061	0460.00	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
217	CENTRO COMERCIAL AVE. 65TH INF	FULL SERVICE BRANCH	2	2	2	✓		65TH INFANTERIA SHOPPING CENTER	SAN JUAN	PR	00923	72	41360	127	0091.21	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
249	CENTRO MEDICO	FULL SERVICE BRANCH	1	1	2	✓		HOSPITAL CENTRO MEDICO, AVE AMERICO MIRANDA, BO MONTECILLO	SAN JUAN	PR	00926	72	41360	127	0084.00	U	7:30am - 3:30pm					✓
16	TRUJILLO ALTO PUEBLO	FULL SERVICE BRANCH	1	1	2	✓		2 CALLE MUÑOZ RIVERA	TRUJILLO ALTO	PR	00976	72	41360	139	0602.23	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
40	PARQUE ESCOBAL	FULL SERVICE BRANCH	4	4	✓			CENTRO COMERCIAL PARQUE ESCOBAL, AVE 65TH INF KM 3 HM 0	CAROLINA	PR	00965	72	41360	031	0504.01	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
41	LAS CATALINAS MALL	FULL SERVICE BRANCH	3	3	✓			LAS CATALINAS MALL, BO BARBA CARR 156 KM 0.2	CAGUAS	PR	00725	72	41360	025	2010.00	L	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm	8:00am - 1:00pm		✓
42	SAN LORENZO	FULL SERVICE BRANCH	3	3	✓			CARR 182 KM 10 HM 0	SAN LORENZO	PR	00744	72	41360	129	2203.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
43	CIDRA	FULL SERVICE BRANCH	2	2	✓			CALLE BARCELO 60 ESQ JAME BONET	CIDRA	PR	00739	72	41360	041	2403.00	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
44	GUABO	FULL SERVICE BRANCH	1	1	✓			250 E CALLE ANDRES AMEZ RIVERA	GUABO	PR	00778	72	41360	063	2105.03	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
46	AGUAS BUENAS	FULL SERVICE BRANCH	1	1	✓			20 CALLE MUÑOZ RIVERA	AGUAS BUENAS	PR	00763	72	41360	067	2363.00	L	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
47	SAN ALFONSO	FULL SERVICE BRANCH	1	1	2	✓		PLAZA SAN ALFONSO, CARR 1 AVE FEDERICO DEGETAU ESQ GAUTIER BENITEZ	CAGUAS	PR	00725	72	41360	025	2015.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
47	CAVEY MONTELLANO	FULL SERVICE BRANCH	3	3	✓			CARR 1 KM 56 HM 6, BO MONTELLANO	CAVEY	PR	00736	72	41360	035	2608.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
48	CONDADO CAGUAS	FULL SERVICE BRANCH	1	1	✓			14 CALLE AMPLADA, URB CONDADO HOLSTERN	CAGUAS	PR	00725	72	41360	025	2066.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
50	LOMAS VERDES	FULL SERVICE BRANCH	2	2	✓			15-10 AVE LOMAS VERDES SUR, ROYAL PALM	BAYAMON	PR	00966	72	41360	021	0316.11	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
52	BAYAMON CENTER	FULL SERVICE BRANCH	4	4	✓			URB FLAMBOYAN GARDENS, 300 AVE DR RAMON L RODRIGUEZ	BAYAMON	PR	00959	72	41360	021	0310.01	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
53	COMERIO	FULL SERVICE BRANCH	2	2	✓			37 CALLE GEORGETTE	COMERIO	PR	00782	72	41360	045	9519.00	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
54	CORONAL	FULL SERVICE BRANCH	3	3	✓			CARR 189 KM 13 HM 1	CORONAL	PR	00781	72	41360	047	5303.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
57	VEGA ALTA	FULL SERVICE BRANCH	2	2	✓			CENTRO GRAN CARRIE MALL, CARR 2 KM 29 HM 7	VEGA ALTA	PR	00692	72	41360	143	5504.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm	8:00am - 12:00pm		✓
59	TOA ALTA	FULL SERVICE BRANCH	2	1	3	✓		CARR 169 KM 11 HM 5	TOA ALTA	PR	00693	72	41360	135	5163.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
61	MANATI	FULL SERVICE BRANCH	4	4	✓			MONTE REAL SHOPPING CENTER, CARR 2 KM 45 HM 6	MANATI	PR	00674	72	41360	091	5703.00	L	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
62	VEGA BAIA	FULL SERVICE BRANCH	2	2	✓			MARGINAL CARR 3 KM 38 HM 2	VEGA BAIA	PR	00693	72	41360	145	5605.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
63	CHALES	FULL SERVICE BRANCH	1	1	✓			46 A CALLE PALMER	CHALES	PR	00638	72	41360	039	9957.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
64	MICOVIES	FULL SERVICE BRANCH	1	1	✓			CARR 135 INT CARR 602, BO MICOVIES SUR	MICOVIES	PR	00638	72	41360	031	9953.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
65	BARCELONETA PRIME OUTLET	FULL SERVICE BRANCH	1	1	2	✓		CARR 2 KM 54 HM 8 INT CARR 140	BARCELONETA	PR	00617	72	41360	017	5903.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm	9:00am - 1:00pm		✓
66	UTUADO	FULL SERVICE BRANCH	2	2	✓			93 CALLE DR. CUETO	UTUADO	PR	00641	72	99999	141	9575.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
67	HATILLO	FULL SERVICE BRANCH	2	2	✓			CARR 2 KM 98 HM 6, BO PUEBLO	HATILLO	PR	00668	72	41360	065	3162.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
69	CANUY	FULL SERVICE BRANCH	1	1	2	✓		AVE MUÑOZ RIVERA 180 OESTE	CANUY	PR	00627	72	41360	027	3201.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
70	CRUCE DAVILA	FULL SERVICE BRANCH	2	2	✓			CARR 2 KM 57 HM 3, BO CRUCE DAVILA	BARCELONETA	PR	00617	72	41360	017	5993.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
71	PONCE PLAZA	FULL SERVICE BRANCH	2	2	✓			PLAZA DEGETAU ESQ CALLE CONDEDO, PONCE PLAZA	PONCE	PR	00725	72	41360	013	0712.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
72	COAMO	FULL SERVICE BRANCH	1	1	✓			7 CALLE MARIO BRASCH (BAJOS)	COAMO	PR	00679	72	99999	043	9541.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
73	FLORIDA	FULL SERVICE BRANCH	1	1	✓			225 CALLE MUÑOZ RIVERA	FLORIDA	PR	00650	72	41360	064	5802.00	MO	8:00am - 3:00pm	8:00am - 3:00pm				✓
74	OROCOVES	FULL SERVICE BRANCH	2	2	✓			CARR 135, KM 24 HM 0	OROCOVES	PR	00656	72	41360	066	7405.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
75	YAUICO PLAZA	FULL SERVICE BRANCH	2	2	✓			YAUICO PLAZA SHOPPING CENTER II, CARR 128 INT CARR 2, CARR 683	YAUICO	PR	00959	72	38660	153	7504.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
76	GUAYAMA MALL	FULL SERVICE BRANCH	3	3	✓			CARR 3 KM 134 HM 9, AVE LOS VETERANOS	GUAYAMA	PR	00784	72	25020	097	2703.00	U	8:00 am - 4:00 pm	8:00 am - 4:00 pm	8:00 am - 12:00 pm			✓
78	SAN SEBASTIAN	FULL SERVICE BRANCH	3	3	✓			CARR 111 KM 4 KM 18 HM 6, BO GUATEMALA	SAN SEBASTIAN	PR	00685	72	10380	131	9599.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
79	RAMEY	FULL SERVICE BRANCH	1	1	✓			WEST PARKS ST, ANTIGUA BASE BARNET	RAMEY	PR	00685	72	10380	065	4003.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
83	ISABELA	FULL SERVICE BRANCH	5	5	✓			PLAZOLETA DE ISABELA, CARR 448A ESTE KM 1 INT 2, BO MOROA	ISABELA	PR	00662	72	10380	071	4105.00	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
84	QUEBRADILLAS	FULL SERVICE BRANCH	1	1	✓			108 CALLE HONORIO HERNANDEZ	QUEBRADILLAS	PR	00678	72	11440	115	3302.00	L	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
86	HOCA	FULL SERVICE BRANCH	1	1	✓			108 CALLE JOSE CALZAN LAUALLI	HOCA	PR	00669	72	10380	099	4202.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
87	AGUADA	FULL SERVICE BRANCH	2	2	✓			AVE NATIVO ALFREO DEVEDO SUR	AGUADA	PR	00602	72	10380	093	4306.02	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
88	RINCON	FULL SERVICE BRANCH	1	1	2	✓		CARR 113 KM 12 HM 4 CALLE ALFREO CARPOS, BO PUEBLO	RINCON	PR	00677	72	10380	117	9595.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
89	MAYAGUEZ DUAR	FULL SERVICE BRANCH	2	2	✓			1 CALLE RIAM	MAYAGUEZ	PR	00666	72	32420	087	9806.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
89	PLAZA DEL OESTE	FULL SERVICE BRANCH	2	2	✓			PLAZA DEL OESTE SHOPPING CENTER, CARR 2, AVE CASTO PÉREZ	SAN GERMAN	PR	00683	72	32420	125	8405.00	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
87	CONDADO CENTRO	FULL SERVICE BRANCH	2	2	✓			AVE ASHFORD 1358	SAN JUAN	PR	00907	72	41360	127	0010.00	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
90	AEROPUERTO	FULL SERVICE BRANCH	3	1	3	✓		AEROPUERTO LUIS MUÑOZ MARIN, PRIMER PISO, TERMINAL B	CAROLINA	PR	00965	72	41360	031	9800.00	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
203	CONDADO GALLERY	FULL SERVICE BRANCH	3	3	✓			100 AVE ROBERTO H TODO CONDADO GALLERY	SAN JUAN	PR	00907	72	41360	127	0009.00	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
211	FAJARDO	FULL SERVICE BRANCH	2	2	✓			AVE GARRIDO MORALES ESQ CARR 3	FAJARDO	PR	00738	72	41360	053	1503.02	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
105	VEQUELES	FULL SERVICE BRANCH	2	2	✓			115 CALLE MUÑOZ RIVERA	VEQUELES	PR	00679	72	99999	147	9596.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
115	SANTA ROSA	FULL SERVICE BRANCH	2	1	3	✓		SANTA ROSA SHOPPING, CARR 2	BAYAMON	PR	00959	72	41360	021	0303.00	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
121	PLAZA DEL CARRIBE	FULL SERVICE BRANCH	3	3	✓			2050 PONCE BYPASS, PLAZA DEL CARRIBE, SEGUNDO NIVEL SUITE 420	PONCE	PR	00731	72	38660	113	0721.01	MO	9:00am - 4:00pm	9:00am - 4:00pm	9:00 am - 12:00 pm	9:00 am - 1:00 pm		✓
124	GUAYANILLA	FULL SERVICE BRANCH	2	2	✓			39-40 CALLE MUÑOZ RIVERA	GUAYANILLA	PR	00666	72	38660	066	7405.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			✓
124	PERUJELAS	FULL SERVICE BRANCH	1	1	✓			318 CALLE MUÑOZ RIVERA	PERUJELAS	PR	00624	72	38660	011	7304.00	MO	8:00am - 4:00pm					

Branches / Stand-alone ATMs

BRANCH #	BRANCH NAME	TYPE	FULL SERVICE ATMs	CASH ONLY ATMs	# OF ATMs	DRIVE THRU	MORTGAGE PRODUCTION OFFICE	ADDRESS	COUNTY NAME	STATE	ZIP	ST	MSA	COUNTY CODE	TRACT	LIN	Monday-Thursday	Friday	Saturday	Sunday	Holidays	Shopping Center
308	LOIZA PUEBLO	FULL SERVICE BRANCH		1	1			84 CALLE SAN PATRICO	LOIZA	PR	00772	72	41390	087	1105.00	M	8:00am - 4:00pm	8:00am - 4:00pm				
310	MAUNABO	FULL SERVICE BRANCH		1	1			1 CALLE SANTIAGO RILEAS	MAUNABO	PR	00707	72	41390	085	9516.00	U	8:00am - 4:00pm	8:00am - 4:00pm				
311	NAJABO	FULL SERVICE BRANCH	1	1	2			19 CALLE JUAN R GARZOT ESQ MUÑOZ RIVERA	MAUNABO	PR	00718	72	41390	103	1704.00	MO	8:00am - 4:00pm	8:00am - 4:00pm				
312	PLAZA DEL YUNQUE	FULL SERVICE BRANCH	1	1	2			CARR 1 KM 2	RO GRANDE	PR	00745	72	41390	119	1305.00	M	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
316	LAIAS	FULL SERVICE BRANCH	2	1	3			34 CALLE E DE INFANTERIA	LAIAS	PR	00667	72	32420	079	8502.00	M	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
317	RALPH FOOD WAREHOUSE JUNCOS	FULL SERVICE BRANCH	2		2			URB VALENCIA 2, CALLE SANTANDRO FERNANDEZ 20	JUNCOS	PR	00773	72	41390	077	8903.01	M	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
318	PLAZA DEL SOL	FULL SERVICE BRANCH	4		4			725 WEST MAIN AVE, CENTRO COMERCIAL PLAZA DEL SOL	BAHAMON	PR	00913	72	41390	031	0310.31	M	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 1:00pm			
319	SABANA GRANDE	FULL SERVICE BRANCH	2		2			8 AVE VICENTE QUILICHINE	SABANA GRANDE	PR	00637	72	32420	121	9605.00	M	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
320	CAGUAS PUEBLO	FULL SERVICE BRANCH	1	1	1			20 CALLE MUÑOZ RIVERA ESQ RUIZ BELVIS	CAGUAS	PR	00726	72	41390	025	2010.00	L	8:00am - 4:00pm	8:00am - 4:00pm				
321	GUAYABO LAS CLUMBERES	FULL SERVICE BRANCH	2		2			JARDINES REALES SHOPPING CENT, AVE LAS CLUMBERES INT JUAN CARLOS DE BORBON	GUAYABO	PR	00669	72	41390	061	0408.02	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
338	CANOVANAS OUTLET	FULL SERVICE BRANCH	3		3			CENTRO COMERCIAL THE OUTLET, CARR 3 KM 18 HM 4	CANOVANAS	PR	00729	72	41390	029	1005.03	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
339	WALMART CAFEY - EXPRESO	FULL SERVICE BRANCH	1	1	1			CARR 1 KM 14 HM 9, BO MONTELLANO	CAFEY	PR	00736	72	41390	035	2609.01	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
341	BARBOCA PANORAMICA	FULL SERVICE BRANCH	1	1	2			161 CARR FERNANDO CARRASQUILLO	BARBOCA	PR	00767	72	41390	151	9513.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
346	RALPH FOOD WAREHOUSE BARIOA	FULL SERVICE BRANCH	1		1			MARGINAL P-1, CALLE 10 BO BARIOA	CAGUAS	PR	00726	72	41390	025	2005.00	M	8:00am - 4:00pm	8:00am - 4:00pm				
241	EL SEÑORAL	FULL SERVICE BRANCH	2		2			22 AVE WINSTON CURTCHILL ESQUINA PARANA, EL SEÑORAL SHOPPING	SAN JUAN	PR	00926	72	41390	127	0096.14	U	8:00am - 4:00pm	8:00am - 4:00pm				
248	LOS COLORES SHOPPING CENTER	FULL SERVICE BRANCH	3		3			CARR 8 KM 14 HM 2, BO CANOVANILLAS	CARCUNA	PR	00867	72	41390	051	0511.03	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
351	ECONO MANATI	FULL SERVICE BRANCH	1		1			CARR 670 KM 1 HM 1, CORONADO DALLA	MANATI	PR	00674	72	41390	091	5706.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
352	PLAZA LOS PRADOS	FULL SERVICE BRANCH	2		2			CARR 106 KM 56 HM 3	CAGUAS	PR	00726	72	41390	025	2003.03	M	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
361	REXVILLE TOWN CENTER	FULL SERVICE BRANCH	4		4			REXVILLE TOWN CENTER, 3011 CARR 167 KM 0 HM 60	BAHAMON	PR	00666	72	41390	021	0313.06	M	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
363	AGUADILLA MALL	FULL SERVICE BRANCH	2		2			CARR 3 KM 126 HM 5, CANTON LOS CORONADOS	AGUADILLA	PR	00603	72	35300	005	4012.00	M	9:00am - 4:00pm	9:00am - 4:00pm	9:00am - 1:00pm			
385	PLAZA CENTRO SUR	FULL SERVICE BRANCH	2		2			PLAZA CENTRO 10, 200 AVE RAFAEL CORDERO STE. 151	CAGUAS	PR	00726	72	41390	025	2006.00	M	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
387	RO GRANDE PUEBLO	FULL SERVICE BRANCH	1		1			99 CALLE PIMENTEL, VILAS DE RO GRANDE SHOPPING CENTER	RO GRANDE	PR	00745	72	41390	119	1302.00	MO	8:00am - 4:00pm	8:00am - 4:00pm				
34	CARD RUIZ LA HACIENDA	FULL SERVICE BRANCH	1		1			CARR 100 KM 1 HM 1, BO MIRADERO	CARD RUIZ	PR	00621	72	32420	031	8303.00	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
395	PONCE TOWN CENTER	FULL SERVICE BRANCH	2		2			CENTRO COMERCIAL PONCE TOWNE CENTER, CARR 2 KM 222 HM 4	PONCE	PR	00731	72	38660	113	0730.10	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00 am - 12:00 pm			
152	GALLERIA LOS PASOS	FULL SERVICE BRANCH	1		1			AVE GRAND PASEO BOULEVARD 100	SAN JUAN	PR	00926	72	41390	127	0103.02		8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
24	HATO REY FDS. 34	FULL SERVICE BRANCH	2		2			509 PONCE DE LEON RDY CALLE GUAYAMA	SAN JUAN	PR	00918	72	41390	127	0096.00	M	8:00am - 4:00pm	8:00am - 4:00pm				
276	MAL OF SAN JUAN	FULL SERVICE BRANCH	3		3			1000 THE MALL OFF SAN JUAN BLVD, 130A	SAN JUAN	PR	00924	72	41390	127	0050.00	L	10:00am - 4:00pm	10:00am - 4:00pm	10:00am - 1:00pm			
24	MIRAMAR	FULL SERVICE BRANCH	1		1			701 AVE PONCE DE LEON, EDIFICIO CENTRO DE SEGUROS	SAN JUAN	PR	00907	72	41390	127	0019.00	U	8:00am - 4:00pm	8:00am - 4:00pm				
108	MONTIÑEIRA	FULL SERVICE BRANCH	2	1	3			AVE LOS ROMEROS, BO MONTIÑEIRA 198-9	SAN JUAN	PR	00918	72	41390	127	0101.00	M	8:00am - 4:00pm	8:00am - 4:00pm	8:00 am - 12:00pm			
106	MUÑOZ RIVERA	FULL SERVICE BRANCH	1		1			1125 AVE MUÑOZ RIVERA	SAN JUAN	PR	00925	72	41390	127	0087.00	L	8:00am - 4:00pm	8:00am - 4:00pm				
22	PARADA 22	FULL SERVICE BRANCH	1	1	2			1500 AVE PONCE DE LEÓN	SAN JUAN	PR	00909	72	41390	127	0023.00	MO	8:00am - 4:00pm	8:00am - 4:00pm				
26	PARADA 26	FULL SERVICE BRANCH	1		1			1900 AVE PONCE DE LEÓN	SAN JUAN	PR	00909	72	41390	127	0023.00	M	8:00am - 4:00pm	8:00am - 4:00pm				
32	PLAZA DEL MERCADO	FULL SERVICE BRANCH	1		1			155 CALLE JOSE DE DIEGO	SAN JUAN	PR	00925	72	41390	127	0089.00	MO	8:00am - 4:00pm					
119	PLAZAS LAS AMERICAS	FULL SERVICE BRANCH	5		5			1ER NIVEL PLAZAS LAS AMERICAS, 502 AVE ROOSEVELT	SAN JUAN	PR	00919	72	41390	127	9801.03	NA	9:00am - 4:00pm	9:00am - 4:00pm	9:00am - 1:00pm			
127	PUERTO NUEVO	FULL SERVICE BRANCH	1		1			AVE DE DIEGO 301 500 AVE ROOSEVELT	SAN JUAN	PR	00919	72	41390	127	0091.00	M	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
110	REPARTO METROPOLITANO	FULL SERVICE BRANCH	1	1	2			1008 AVE. AMERICO MIRANDA, REPTO. METROPOLITANO SHOPPING CENTER	SAN JUAN	PR	00921	72	41390	127	0085.00	M	8:00am - 4:00pm	8:00am - 4:00pm				
229	SAN FRANCISCO	FULL SERVICE BRANCH	2		2			201 AVE DE DIEGO - CENTRO COMERCIAL SAN FRANCISCO	SAN JUAN	PR	00926	72	41390	127	0098.00	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
26	SAN XOSE	FULL SERVICE BRANCH	1		1			1465 CALLE ALTA, URB. CAMBE	SAN JUAN	PR	00920	72	41390	127	0075.00	M	8:00am - 4:00pm	8:00am - 4:00pm				
11	SAN JUAN	FULL SERVICE BRANCH	2		2			206 CALLE TETUAN	SAN JUAN	PR	00901	72	41390	127	0005.06	U	8:00am - 4:00pm	8:00am - 4:00pm				
396	SAN JUAN LOS PUERTOS	FULL SERVICE BRANCH	1	1	2			454 CALLE COMERCIO	SAN JUAN	PR	00901	72	41390	127	0006.00	MO	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
362	SEÑORAL CENTER	FULL SERVICE BRANCH	1		1			AVE LOMAS VERDES CARR 177 P.R. EL SEÑORAL, CUPET	SAN JUAN	PR	00906	72	41390	127	0096.14	U	8:00am - 4:00pm	8:00am - 4:00pm	8:00am - 12:00pm			
33	UNIVERSIDAD DE PUERTO RICO	FULL SERVICE BRANCH	1		1			UNIVERSIDAD DE PUERTO RICO, EDIFICIO JAMES AVE. PONCE DE LEON	SAN JUAN	PR	00909	72	41390	127	0095.00	M	8:00am - 4:00pm					
330	WALMART PARADA 18 - EXPRESO	FULL SERVICE BRANCH	1		1			ROBERTO ITUOD AVE. PARADA 18	SAN JUAN	PR	00907	72	41390	127	0039.02	MO	8:00 AM - 4:00 PM	8:00 AM - 4:00 PM	8:00am - 12:00pm			
30	POPULAR CENTER	STAND-ALONE ATM		2	4			209 AVE MUÑOZ RIVERA	SAN JUAN	PR	00917	72	41390	127	0105.00	U	8:00am - 4:00pm					
PR009041	ALTAIRIA	STAND-ALONE ATM		1	1			EDIFICIO ALTAIRIA, AVE MARTINEZ NADAL ESQ RUSIS T. PIERRO	SAN JUAN	PR	00910	72	41390	127	0070.00	M	8:00am - 4:00pm					
PR009051	AUTORIDAD DE ACUEDUCTOS Y ALICANTABILIDADES	STAND-ALONE ATM		1	1			EDIFICIO SERGIO CUEVAS RUSTAMANTE, 604 AVE BARBOSA HATO REY	SAN JUAN	PR	00917	72	41390	127	0091.01	L	8:00am - 4:00pm					
PR009124	CAPITULO DE PUERTO RICO	STAND-ALONE ATM		1	1			AVE PONCE DE LEON, PUERTA DE TIERRA	SAN JUAN	PR	00907	72	41390	127	0097.00	U	8:00am - 4:00pm					
PR009043	CUCUNILLA	STAND-ALONE ATM		1	1			3111 AVENIDA JUAN PONCE DE LEON	SAN JUAN	PR	00907	72	41390	127	0091.01	M	8:00am - 4:00pm					
PR009033	CUNECAS AMERICAS	STAND-ALONE ATM		1	1			AVE ROOSEVELT 400, HATO REY	SAN JUAN	PR	00918	72	41390	127	0098.00	U	8:00am - 4:00pm					
PR009201	COLOSIO DE PR	STAND-ALONE ATM		2	2			COLOSIO DE PR	SAN JUAN	PR	00918	72	41390	127	0105.00	U	8:00am - 4:00pm					
PR009072	COLOSIO ROMERO CLEMENTE	STAND-ALONE ATM		1	1			AVE FRANKLIN DELANO ROOSEVELT	SAN JUAN	PR	00917	72	41390	127	9801.01	M	8:00am - 4:00pm					
PR009081	TOTAL CRUCE DAVILA	STAND-ALONE ATM		1	1			CARR 140, KM 65 HM 5, BO CRUCE DAVILA	BARCELONETA	PR	00617	72	41390	017	5903.00	NA						
PR009081	CROWLEY LINER SERVICE	STAND-ALONE ATM		1	1			15A GRANDE TERMINAL, FRONT 15A GRANDE AIRPORT	SAN JUAN	PR	00907	72	41390	127	9801.08	NA						
PR009091	CUARTO GENERAL POLICIA	STAND-ALONE ATM		1	1			AVE ROOSEVELT, HATO REY	SAN JUAN	PR	00917	72	41390	127	0091.00	M	8:00am - 4:00pm					
PR009041	CUPET CENTER DRIVE UP	STAND-ALONE ATM		1	1			CARR 176 KM 1 HM 2	SAN JUAN	PR	00926	72	41390	127	0096.01	U	8:00am - 4:00pm					
PR009101	DEPARTAMENTO DE HACIENDA	STAND-ALONE ATM		1	1			PASEO COWANOWA, EDIF. INTENDENTE RAMIREZ	SAN JUAN	PR	00901	72	41390	127	0006.00	MO	8:00am - 4:00pm					
PR009041	ECONO ALTAIRIA	STAND-ALONE ATM		1	1			AVE MARTINEZ NADAL ESQ RUSIS T. PIERRO	SAN JUAN	PR	00910	72	41390	127	0075.00	M	8:00am - 4:00pm					
PR009141	PUEBLO BO MONDO 1	STAND-ALONE ATM		1	1			AVE COMERO, ESQ EXPRESO DE DIEGO	BAHAMON	PR	00957	72	41390	021	0310.31	U	8:00am - 4:00pm					
PR009041	EDIFICIO TORRE MUNICIPAL	STAND-ALONE ATM		1	1			AVE CARLOS CHARDON	SAN JUAN	PR	00918	72	41390	127	0105.00	U	8:00am - 4:00pm					
PR009101	EDIFICIO CAPABARA DRIVE UP	STAND-ALONE ATM		1	1			1415 AVE ROOSEVELT	SAN JUAN	PR	00917	72	41390	127	0105.00	U	8:00am - 4:00pm					
PR009031	EDIFICIO HHM	STAND-ALONE ATM		1	1			411 MARGINAL AVE. KENNEDY, SECTOR BECHARRA	SAN JUAN	PR	00920	72	41390	127	0070.04	M	8:00am - 4:00pm					
PR009081	FARMACIA SIEMPRE ABIERTA	STAND-ALONE ATM		1	1			AVE DOMENECCH 970	SAN JUAN	PR	00918	72	41390	127	0098.00	U	8:00am - 4:00pm					

Branches / Stand-alone ATMs

BRANCH #	BRANCH NAME	TYPE	FUEL SERVICE ATMS	CASH ONLY ATMS	# OF ATMS	DRIVE THRU	MORTGAGE PRODUCTION OFFICE	ADDRESS	COUNTY NAME	STATE	ZIP	ST	MSA	COUNTY CODE	TRACT	LM	Monday-Thursday	Friday	Saturday	Sunday	Holidays	Shopping Center
PR001443	FARMACIA SERRANO	STAND-ALONE ATM		1	1			169 ESTE HENDEZ VIGO	MAYAGUEZ	PR	00960	72	32420	097	0908.00	U						
PR001501	BURGER KING SANTA ISABEL	STAND-ALONE ATM		1	1			CARR 103, KM 6 HM 5	SANTA ISABEL	PR	00757	72	99999	133	9536.00	U						
PR001595	PUEBLO PLAZA DEL CARIBE	STAND-ALONE ATM		1	1			CARR 2, PLAZA CARIBE SHOPPING CENTER	PONCE	PR	00716	72	38060	113	0715.00	U						
PR001601	INTERMERCIAL PONCE	STAND-ALONE ATM		1	1			CARR 1M 125 HM 2, BO SABANETAS, VICERRENTES	PONCE	PR	00716	72	38060	113	0705.00	U						
PR001611	SELECTOS SANTA MARIA	STAND-ALONE ATM		1	1			AVE MUNOZ RIVERA ESQ CALLE FERROCARRIL	PONCE	PR	00717	72	38060	113	0717.00	U						
PR001621	TERACO LA SIERRA	STAND-ALONE ATM		1	1			CARR 172 KM 5 HM 8, BO CERTINEAS	CAGUAS	PR	00725	72	41980	025	2024.04	U						
PR001631	ECONO BARBA	STAND-ALONE ATM		1	1			CARR 1, MARIA SHOPPING CENTER	CAGUAS	PR	00725	72	41980	025	2004.00	U						
PR001641	TOTAL CANAMONCITO	STAND-ALONE ATM		1	1			CARR 136, BO CANAMONCITO	CAGUAS	PR	00727	72	41980	025	2003.03	U						
PR001673	UPPI CAFEY	STAND-ALONE ATM		1	1			AVE ANTONIO R. BARCELÓ	CAYEY	PR	00736	72	41980	035	2007.00	MO						
PR001701	MEXIC LAS PIEDRAS	STAND-ALONE ATM		1	1			CARR 155, LAS PIEDRAS INDUSTRIAL PARK	LAS PIEDRAS	PR	72085	72	41980	085	1901.02	ME						
PR001743	PRIZER PHARMACEUTICAL	STAND-ALONE ATM		1	1			CARR 2 KM 58 HM 5, CRUCE DAVILA	BARCELONETA	PR	00617	72	41980	017	5903.00	MO						
PR001781	PRIZER PUM	STAND-ALONE ATM		1	1			CARR 160, CAMINO A CENTRAL SAN VICENTE (CARR 68B)	VEGA BAIA	PR	00693	72	41980	145	5601.00	ME						
PR001791	ECONO VEGA BAIA	STAND-ALONE ATM		1	1			405 AVE FELICE RIVERA SAN DOMINGO	VEGA BAIA	PR	00693	72	41980	145	5602.01	ME						
PR001821	PLAZA NORESTE CANOVANAS	STAND-ALONE ATM		1	1			CARR 3 KM 20 HM 5 ESQ CARR 95B	CANOVANAS	PR	00729	72	41980	029	1005.03	U						
PR001851	MOBIL TORREMAR	STAND-ALONE ATM		1	1			CARR 177 KM2 HM 6, LOS FILTROS	GUAYNABO	PR	00566	72	41980	061	0404.11	U						
PR001960	EMBARCADERO FOOD COURT	STAND-ALONE ATM		1	1			AVE COMERO, 3RD MONDO SHOPPING CENTER	BAYAMON	PR	00961	72	41980	021	0310.31	U						
PR001981	UPPI BAYAMON	STAND-ALONE ATM		1	1			CARR 174, KM2 HM 8 MINILLAS	BAYAMON	PR	00569	72	41980	021	0303.00	U						
PR001991	HOSPITAL SAN PABLO	STAND-ALONE ATM		1	1			70 CALLE SANTA CRUZ	BAYAMON	PR	00569	72	41980	021	0303.00	U						
PR001990	WALL PLAZA LAS AMERICAS CINEMAS	STAND-ALONE ATM	1		1			PLAZA LAS AMERICAS, HATO REY	SAN JUAN	PR	00916	72	41980	127	9801.03	NA						
PR001990	WALL PLAZA LAS AMERICAS CINEMAS	STAND-ALONE ATM	1		1			PLAZA LAS AMERICAS, HATO REY	SAN JUAN	PR	00916	72	41980	127	9801.03	NA						
PR001991	PLAZA LAS AMERICAS TERRAZA	STAND-ALONE ATM		1	1			PLAZA LAS AMERICAS, HATO REY	SAN JUAN	PR	00916	72	41980	127	9801.03	NA						
PR002071	CABO RIOO PUEBLO	STAND-ALONE ATM		1	1			CALLE BARBOSA 4B, ESQ RUIZ BELVIS	CABO RIOO	PR	00623	72	32420	023	8304.00	ME						
PR002091	PLAZA DEL SOL FOOD COURT	STAND-ALONE ATM		1	1			CARR 29 ESQ PR 187 (AVE COMERO)	BAYAMON	PR	00561	72	41980	021	0310.21	ME						
PR002131	GULF ARECIBO	STAND-ALONE ATM		1	1			CARR 2, BO SABANA HOYOS	ARECIBO	PR	00688	72	11640	013	3022.01	ME						
PR002161	MR SPECIAL DE HORMIGUEROS	STAND-ALONE ATM		1	1			CARR 2 KM 105 HM 2, BO LAVADERO	HORMIGUEROS	PR	00690	72	32420	067	8201.00	ME						
PR002171	ECONO TOTA BAIA	STAND-ALONE ATM		1	1			CARR 803 KM 7.7, BO CANDALARIA	TOTA BAIA	PR	00951	72	41980	137	1201.01	ME						
PR002211	MR. SPECIAL LAJAS	STAND-ALONE ATM		1	1			AVE FLAMBOYAN 300 ESQ AVE 65 INFANTERIA	LAJAS	PR	00667	72	32420	079	8501.02	ME						
PR002221	MR. SPECIAL CABO RIOO	STAND-ALONE ATM		1	1			CARR PR 109 KM 6 HM 7	CABO RIOO	PR	00623	72	32420	023	8303.00	U						
PR002291	POPULAR CENTER FOOD COURT	STAND-ALONE ATM		1	1			MUNOZ RIVERA, HATO REY	SAN JUAN	PR	00916	72	41980	127	0101.00	U						
PR002291	ALCALDIA HATILLO	STAND-ALONE ATM		1	1			AVE FRANKLIN DELANO ROOSEVELT 128	HATILLO	PR	00559	72	11640	065	3102.00	ME						
PR002291	UNIVERSIDAD CATOLICA PONCE	STAND-ALONE ATM		1	1			AVE LAS AMERICAS 2250 (FRENTE AL MUSEO DE ARTE DE PONCE)	PONCE	PR	00717	72	38060	113	0717.00	U						
PR002331	COOPER UNION JUAN DIAZ	STAND-ALONE ATM		1	1			AMUELAS INDUSTRIAL PARK PASE 1, CARR 184	JUAN DIAZ	PR	00799	72	41980	043	7104.00	U						
PR002431	MR SPECIAL LARES	STAND-ALONE ATM		1	1			562 AVENIDA LOS PATRIOTAS	LARES	PR	00669	72	99999	081	9579.00	NA						
PR002441	MR SPECIAL ISABELA	STAND-ALONE ATM		1	1			CARR PR 112 KM 8, BO HORA	ISABELA	PR	00682	72	10380	071	4105.00	U						
PR002451	MR SPECIAL ANSEDO	STAND-ALONE ATM		1	1			CARR 402 KM 6.8, BO LAURELES	ANSEDO	PR	00610	72	41980	031	0908.00	U						
PR002461	MR SPECIAL AGUADA	STAND-ALONE ATM		1	1			DESIVO SUR CARR 411 (FRENTE AL CORREO FEDERAL)	AGUADA	PR	00602	72	10380	063	4306.02	ME						
PR002471	MR SPECIAL YAUCO	STAND-ALONE ATM		1	1			CALLE BARBOSA ESQ PLANITA	YAUCO	PR	00698	72	38060	153	7504.00	MO						
PR002481	MR SPECIAL SAN GERMAN	STAND-ALONE ATM		1	1			CENTRO COMERCIAL SANTA MARIA	SAN GERMAN	PR	00625	72	38060	125	8404.00	ME						
PR002521	PUEBLO ARECIBO	STAND-ALONE ATM		1	1			CARR 10 PARCELAS LUIS RODRIGUEZ OLMO	ARECIBO	PR	00512	72	11640	013	3014.00	ME						
PR002531	MOBIL CIDRA	STAND-ALONE ATM		1	1			CARR 7733 KM 4	CIDRA	PR	00739	72	41980	041	2405.00	MO						
PR002541	HOSPITAL MENONETA CIDRA	STAND-ALONE ATM		1	1			URB INDUSTRIAL EL IRABO	CIDRA	PR	00739	72	41980	041	2403.00	MO						
PR002561	ANFES 1	STAND-ALONE ATM		1	1			BUILDING 669 FORT BUCHANAN	GUAYNABO	PR	00534	72	41980	061	0402.00	U						
PR002571	THE OUTLET ROUTE 66 MALL	STAND-ALONE ATM		1	1			CARR 18B, ESQ CARR 3	CANOVANAS	PR	00729	72	41980	029	1005.03	U						
PR002581	CARLOS OLIVERA PUEBLO	STAND-ALONE ATM		1	1			CALLE GEORGETT 109	BARCELONETA	PR	00617	72	41980	017	0911.00	ME						
PR002591	COSTICO PLAZA CENTRO MALL	STAND-ALONE ATM		1	1			CENTRO COMERCIAL PLAZA CENTRO, CARR 30	CAGUAS	PR	00725	72	41980	025	2006.00	ME						
PR002601	COSTICO BAYAMON OESTE	STAND-ALONE ATM		1	1			CARR 2 KM 15 HM 5, BO HATO TEJAS	BAYAMON	PR	00569	72	41980	021	0310.13	U						
PR002611	CINEMA LAS CATALINAS	STAND-ALONE ATM		1	1			LAS CATALINAS MALL	CAGUAS	PR	00725	72	41980	025	2010.00	L						
PR002621	PUMA FAJURO SERVICE STA	STAND-ALONE ATM		1	1			AVE. PRINCIPAL URB. BARALT	FAJURO	PR	00738	72	41980	053	1502.00	ME						
PR002641	ECONO TRUJILLO ALTO	STAND-ALONE ATM		1	1			CARR 878 KM 4 HM 2	TRUJILLO ALTO	PR	00976	72	41980	139	0602.12	ME						
PR002651	SMELL MAGNOLIA	STAND-ALONE ATM		1	1			AVE MAGNOLIA, ESQ CALLE 15	BAYAMON	PR	00566	72	41980	021	0314.01	U						
PR002671	PROFESSIONAL OFFICE PARK	STAND-ALONE ATM		1	1			CALLE SAN ROBERTO	SAN JUAN	PR	00927	72	41980	127	0008.00	U						
PR002681	SELECTOS PENUELAS	STAND-ALONE ATM		1	1			CARR 132, 455 PENUELAS VALLEY	PENUELAS	PR	00624	72	38060	111	7307.00	ME						
PR002691	CENTRO BELLAS ARTES	STAND-ALONE ATM		1	1			CALLE RUIZ BELVIS ESQ PADIAL	CAGUAS	PR	00725	72	41980	025	2010.00	L						
PR002701	PUMA DOS BOCAS T.A.	STAND-ALONE ATM		1	1			CARR 181 KM 9 HM 3, BO DOS BOCAS	TRUJILLO ALTO	PR	00976	72	41980	139	0604.03	U						
PR002861	PRIC 1513	STAND-ALONE ATM		1	1			AVE ROOSEVELT 1313, CAPARRA	GUAYNABO	PR	00566	72	41980	061	0403.02	U						
PR002861	COSTICO CAROLINA	STAND-ALONE ATM		1	1			AVE 65 INFANTERIA	CAROLINA	PR	00687	72	41980	051	0504.01	U						
PR002861	PLAZA COAMO	STAND-ALONE ATM		1	1			CARR 153 KM 13 HM 7, CENTRO COMERCIAL PLAZA COAMO	COAMO	PR	00640	72	99999	043	8647.00	ME						
PR002881	PLAZA VALLE VERDE	STAND-ALONE ATM		1	1			CALLE LUNA	SAN GERMAN	PR	00683	72	32420	125	8407.00	ME						
PR002901	PUMA PASEO PUEBLO GUAYAMA	STAND-ALONE ATM		1	1			AVE PEDRO ALBERTO CAMPOS KM 8.3	GUAYAMA	PR	00764	72	25020	057	2706.00	ME						
PR002921	MR SPECIAL VEGA ALTA	STAND-ALONE ATM		1	1			CARR PR 2 KM 30 HM 1	VEGA ALTA	PR	00610	72	41980	143	3504.00	MO						
PR002931	BRISTOL MYERS MANATI	STAND-ALONE ATM		1	1			CARR 638 KM 2 HM 3	MANATI	PR	00674	72	41980	091	5701.00	ME						
PR002971	PUMA ESTILIA SERVICE STA	STAND-ALONE ATM		1	1			AVE LUIS MUNOZ MARIEN KM 188, BO BARBOSA	CAGUAS	PR	00725	72	41980	025	2001.00	U						
PR002981	PUEBLO PLAZA LAS AMERICAS	STAND-ALONE ATM		1	1			AVE ROOSEVELT ESQ EXPEDIENTES LAS AMERICAS	SAN JUAN	PR	00920	72	41980	127	9801.03	U						
PR002991	PLAZA RIQUERON	STAND-ALONE ATM		1	1			CARR 101 KM 17 HM 4, RIQUERON	CABO RIOO	PR	00622	72	32420	023	8306.04	U						
PR002991	AGUADA PUEBLO	STAND-ALONE ATM		1	1			CALLE PUE 227	AGUADA	PR	00602	72	10380	063	4302.00	ME						
PR003011	PLAZA YABUCOA	STAND-ALONE ATM		1	1			CARR PR ESQ INT PRIBO	YABUCOA	PR	00767	72	41980	151	9111.00	ME						
PR003141	CENTRO GUB. HUMACAO	STAND-ALONE ATM		1	1			MIGUEL CASILLAS FINAL	HUMACAO	PR	00791	72	41980	069	1806.00	MO						
PR003151	ECONO RINCON	STAND-ALONE ATM		1	1			CARR 115 KM 11.5, SECTOR BEACH COLONY	RINCON	PR	00677	72	10380	117	9595.00	ME						
PR003191	WEST PROFESSIONAL BUILDING	STAND-ALONE ATM		1	1			CARR 107 KM 2 HM 6	AGUADILLA	PR	00601	72	41980	037	0905.00	U						
PR002791	PUMA DE DIEGO	STAND-ALONE ATM		1	1			AVE DE DIEGO KM 2.0 (FRENTE AL FONDO DEL SEGURO DEL ESTADO)	SAN JUAN	PR	00920	72	41980	127	0096.02	U						
PR003211	ECONO UTUADO	STAND-ALONE ATM		1	1			AVE RIVAS DOMINICHI, CARR 111 ESTE KM 2 HM 6	UTUADO	PR	00											

Branches / Stand-alone ATMs

BRANCH #	BRANCH NAME	TYPE	FIAL SERVICE ATMs	CASH ONLY ATMs	# OF ATMs	DRIVE THRU	MORTGAGE PRODUCTION OFFICE	ADDRESS	COUNTY NAME	STATE	ZIP	ST	MSA	COUNTY CODE	TRACT	LIN	Monday-Thursday	Friday	Saturday	Sunday	Holidays	Shopping Center
PR054071	BURGER KING CAVEY	STAND-ALONE ATM		1	1			CALLE DE DIEGO, ESQUINA CORCHADO	CAVEY	PR	00736	72	41360	035	2503.00	M						
PR054701	MR. SPECIAL SAN SEBASTIAN	STAND-ALONE ATM			1			CARR 111 KM 22 HM 3, BO PIEDRAS BLANCAS	SAN SEBASTIAN	PR	00685	72	10380	131	9592.00	M						
PR054711	TOTAL LAUREL	STAND-ALONE ATM			1			AVE LAUREL ESQ BELLISMA, LOMAS VERDES	BAYAMON	PR	00956	72	41360	021	0316.11	U						
PR054811	GARAJE PUMA NATILLO	STAND-ALONE ATM			1			CARR 2 KM 81 KM 2, BO CARIBUELES	NATILLO	PR	00609	72	11640	065	3101.00	M						
PR054821	MR. SPECIAL MAYAGUEZ BALBOA	STAND-ALONE ATM			1			CALLE BALBOA ESQ MANUEL CINTRON	MAYAGUEZ	PR	00680	72	32420	097	0808.00	MO						
PR054831	ECONO VILLA DEL CARMEN	STAND-ALONE ATM			1			VILLA DEL CARMEN SHOPPING CENTER, PR 1 KM 2 HM 2	CAGUAS	PR	00725	72	41360	025	2020.00	MO						✓
PR054841	ECONO PLAZA CAVEY	STAND-ALONE ATM			1			CARR 1 KM 56 HM 2, CENTRO COMERCIAL PEREZ HERNANDEZ, BO MONTILLANOS	CAVEY	PR	00736	72	41360	035	2609.01	U						✓
PR054861	ECONO MOBIL CAMPOS PONCE	STAND-ALONE ATM			1			CARR 123 KM 0.1, BO CANAS	PONCE	PR	00728	72	38660	113	0701.00	U						
PR054911	ESTACIONAMIENTO MUNICIPAL RUPERTO ROQUE PEREZ	STAND-ALONE ATM			1			AVE UNIVERSIDAD INTERAMERICANA # 93, EDIFICIO ROQUE	SAN GERMAN	PR	00681	72	32420	125	8405.00	U						
PR054931	HOTEL HYATT PLACE	STAND-ALONE ATM			1			AVE MANUEL LUIS RIVERA	BAYAMON	PR	00661	72	41360	031	0310.21	M						
PR051121	MOBIL SAGRADO CORAZON	STAND-ALONE ATM			1			AVE SAN CLAUDIO, CARR PR 645 KM 4	SAN JUAN	PR	00926	72	41360	127	0100.22	U						
PR054951	SAN F MAYAGUEZ	STAND-ALONE ATM			1			WESTERN PLAZA SHOPPING CENTER, CARR 2 KM 149 HM 5, BO ALGARROBO	MAYAGUEZ	PR	00682	72	32420	097	0815.12	M						✓
PR054961	PUMA VILLA DEL CARMEN	STAND-ALONE ATM			1			URB VILLA DEL CARMEN, BARRIO LA PLAYA, INT SANTIAGO DE LOS CABALLEROS	PONCE	PR	00716	72	38660	113	0721.02	U						
PR054991	HOTEL HYATT PLACE MANATI	STAND-ALONE ATM			1			122 CARR PR 2	MANATI	PR	00674	72	41360	091	5701.00	M						
PR055001	GARAJE PUMA BOLERA	STAND-ALONE ATM			1			CARR 189 KM 2.0	CAGUAS	PR	00725	72	41360	025	2010.00	L						
PR055011	ECONO PLAZA RIAL	STAND-ALONE ATM			1			CENTRO COMERCIAL PLAZA RIAL, CALLE 1	CANOVANAS	PR	00729	72	41360	029	1005.04	U						✓
PR054872	SUC GALERIA CONADO DR-UP	STAND-ALONE ATM			1			AVENIDA ROBERTO H. TOLO 100	SAN JUAN	PR	00907	72	41360	127	0009.00	U						
PR055051	ECONO ISABELA	STAND-ALONE ATM			1			4 CALLE JOSE CELSO BARBOSA	ISABELA	PR	00662	72	10380	071	4103.00	U						
PR055061	ECONO AGUADILLA	STAND-ALONE ATM			1			AVE VICTORIA 531	AGUADILLA	PR	00603	72	10380	005	4011.00	M						
PR055111	GARAJE TOTAL YAUCO	STAND-ALONE ATM			1			YAUCO SHOPPING CENTER, CARR 136, SECTOR CRUCE 4 CALLES	YAUCO	PR	00696	72	38660	153	7505.02	M						✓
PR055121	GARAJE TOTAL JAYUYA	STAND-ALONE ATM			1			84 CALLE GUILLERMO ESTEVEZ	JAYUYA	PR	00664	72	99999	073	9561.00	M						
PR055181	FARMACIA NIEVES	STAND-ALONE ATM			1			16N AVE PRINCIPAL	TODA BAJA	PR	00953	72	41360	135	5105.02	M						
PR055441	SUPERMAX DE DIEGO	STAND-ALONE ATM	1					114 AVE DE DIEGO	SAN JUAN	PR	00907	72	41360	127	0010.00	U						
PR055521	ECONO VEGA BAIA PLAZA	STAND-ALONE ATM			1			VEGA BAIA SHOP CENTER, CARR 2 KM 37 HM 2	VEGA BAIA	PR	00693	72	41360	145	5606.00	MO						
PR055271	GARAJE PUMA SAN LORENZO	STAND-ALONE ATM			1			PR 181, SAN LORENZO	SAN LORENZO	PR	00754	72	41360	129	2202.00	MO						
PR055281	ECONO SAN SEBASTIAN	STAND-ALONE ATM			1			KM 20 HM 3, SAN SEBASTIAN SHOPPING CENTER, PR 111	SAN SEBASTIAN	PR	00685	72	10380	131	9592.00	M						✓
PR055311	ECONO CONADO MODERNO	STAND-ALONE ATM			1			AVE RAFAEL CORDERO	CAGUAS	PR	00725	72	41360	025	2006.00	M						
PR055321	TORRE CHARDON	STAND-ALONE ATM			1			350 AVE CHARDON	SAN JUAN	PR	00926	72	41360	127	0105.00	U						
PR055351	TEXACO SERVICE STATION	STAND-ALONE ATM			1			PR 172, KM 0.1, BO CANABONCITO	CAGUAS	PR	00725	72	41360	025	2020.00	MO						
PR055361	ALCALDIA AGUADILLA	STAND-ALONE ATM			1			CALLE RUZ BELVIS	AGUADILLA	PR	00603	72	10380	005	4008.00	MO						
PR055371	SUPERMERCADO ECONO LARES	STAND-ALONE ATM			1			AVE LOS PATRIOTAS, CARR 111, KM 34	LARES	PR	00669	72	99999	081	9581.00	MO						
PR055381	FARMACIA GLORIANA	STAND-ALONE ATM			1			CARR 2 KM 96 HM 8 BO COCOS	QUEBRADILLAS	PR	00768	72	11640	115	3301.00	M						
PR055391	UNIV. SAGRADO CORAZON	STAND-ALONE ATM			1			CALLE SAN ANTONIO	SAN JUAN	PR	00909	72	41360	127	0024.00	M						
PR055491	ECONO LOS CAOBOS	STAND-ALONE ATM			1			BO BUCANA SECTOR FATIMA CARR 1	PONCE	PR	00716	72	38660	113	0722.02	U						
PR055501	SUPERMAX DORADO	STAND-ALONE ATM			1			CARR 698 KM 0.1 BO. MAMEYAL	DORADO	PR	00646	72	41360	051	5402.00	U						✓
PR055521	GULF OROCOVIS	STAND-ALONE ATM			1			CARR 155, KM 21 HM 2, BARRIO GATO	OROCOVIS	PR	00720	72	41360	107	9551.00	MO						
PR055531	CENTRO AHORROS VILLALBA	STAND-ALONE ATM			1			TIERRA SANTA PR 145 KM 58	VILLALBA	PR	00765	72	38660	149	7205.02	M						
PR055541	MARROT ISLA VERDE	STAND-ALONE ATM			1			PR187 KM 1 HM 5 AVE. BOCA DE CANSERO	CARDOLINA	PR	00979	72	41360	031	0501.11	U						
PR055621	HUMACAO PUEBLO	STAND-ALONE ATM			1			AVE. FONT MARTELO ESQ. FRANCISCO VEGA HUMACAO SHOPPING CENTER	HUMACAO	PR	00791	72	41360	069	1806.00	MO						✓
PR055551	UNIVERSIDAD POLITECNICA	STAND-ALONE ATM			1			377 AVE PONCE DE LEON	SAN JUAN	PR	00917	72	41360	127	0063.00	U						
PR055751	VENTANA AL MAR	STAND-ALONE ATM	1					1054 AVE ASHFORD CONADO	SAN JUAN	PR	00907	72	41360	127	0009.00	U						
PR055981	MR. SPECIAL PLAZA MAYAGUEZ	STAND-ALONE ATM			1			CARR TERRELA 2 KM 157 HM 3	MAYAGUEZ	PR	00680	72	32420	097	0820.12	U						✓
PR060731	ALBERGUE OLIMPICO SALINAS	STAND-ALONE ATM			1			CARR 232 KM 0.3	SALINAS	PR	00751	72	99999	123	9526.00	M						
PR055741	TOTAL COROZAL	STAND-ALONE ATM			1			PR 159 INT PR 164	COROZAL	PR	00783	72	41360	047	5304.00	MO						
PR055771	HOTEL SAN JUAN 1	STAND-ALONE ATM			1			6803 AVE. ISLA VERDE	CARDOLINA	PR	00979	72	41360	031	0501.06	U						
PR055781	GULF MANATI	STAND-ALONE ATM			1			CARR 149, KM 7 HM 1, BARRIO ARRIBA SALIENTE	MANATI	PR	00674	72	41360	091	5706.00	M						
PR055871	MAYAGUEZ PLAZA	STAND-ALONE ATM			1			53 CALLE DE LA Candelaria	MAYAGUEZ	PR	00680	72	32420	097	0806.00	L						✓
PR010581	DORADO PUEBLO 1	STAND-ALONE ATM			1			CALLE MENDEZ VIGO 345, EDIF. PABELLON COMERCIAL	DORADO	PR	00646	72	41360	051	5403.00	MO						
PR010592	DORADO PUEBLO 2	STAND-ALONE ATM			1			CALLE MENDEZ VIGO 345, EDIF. PABELLON COMERCIAL	DORADO	PR	00646	72	41360	051	5403.00	MO						
PR055881	MOBIL RIO GRANDE	STAND-ALONE ATM			1			CARR 955 KM 4 HM 1, BO ZARZAL	RIO GRANDE	PR	00745	72	41360	119	1306.01	M						
PR055931	ECONO PLAZA FAJARDO	STAND-ALONE ATM			1			PLAZA FAJARDO, CARR 3	FAJARDO	PR	00738	72	41360	053	1502.00	M						
PR055971	EMBASSY SUITES DORADO	STAND-ALONE ATM			1			DORADO DEL MAR BLDV 201	DORADO	PR	00646	72	41360	051	5402.00	U						

Branches opened and closed

BRANCH #	BRANCH NAME	STATUS	DATE	ADDRESS	COUNTY NAME	STATE	ZIP	NEW CONSOLIDATED BRANCH LOCATION (BRANCH #)	# ATM ADDED	# ATM DEDUCTED	DRIVE-THRU	ST	MSA	COUNTY	TRACT	UMI
336	CITY VIEW	CLOSED	8/26/2022	CARR. 165 KM 1.2	GUAYNABO	PR	00968	VALENCIA PARK (165)	2	2		72	41980	061	0402.00	U
58	DORADO	CONSOLIDATED	3/31/2023	349 CALLE MENDEZ VIGO EDIF. PABELLON COMERCIAL	DORADO	PR	00646	PLAZA DORADA (274)	2	2		72	41980	051	5403.00	MO
192	HIBISCUS ALLEY	CONSOLIDATED	8/31/2023	34-35 DRONNINGENS GADE	ST THOMAS	USVI	00802	MAIN OFFICE (103)	3	1		78	99999	030	9610.00	MO
150	HUMACAO PALMA REAL	CONSOLIDATED	4/21/2023	CENTRO COMERCIAL PALMA REAL CARR. 3 KM 77.7 BO RIO ABAJO	HUMACAO	PR	00791	HUMACAO PALMA REAL(NUEVA)(150)	2	2		72	41980	069	1805.00	MI
163	JUANA DIAZ (PUEBLO)	RELOCATED	12/14/2023	90 CALLE COMERCIO	JUANA DIAZ	PR	00795	JUANA DIAZ (163)	4	1		72	38660	075	7105.00	MO
392	MAYAGUEZ PLAZA	CONSOLIDATED	1/30/2023	53 CALLE MCKINLEY ESTE	MAYAGUEZ	PR	00680	MÉNDEZ VIGO (206)	1	1		72	32420	097	0806.00	L
253	PLAZA FAJARDO - EXPRESO	CONSOLIDATED	11/30/2023	CARR. 3 KM 42, PLAZA FAJARDO SHOPPING CENTER	FAJARDO	PR	00738	FAJARDO (1111)	2	2		72	41980	053	1502.00	MI
332	SUPERMAX DE DIEGO	CLOSED	11/30/2023	AVE. DE DIEGO 114	SAN JUAN	PR	00907	CALLE LOIZA (115)	2	1		72	41980	127	0010.01	U
353	WALMART CAGUAS - EXPRESO	CLOSED	11/30/2023	AVE. RAFAEL CORDERO INT. PR 30	CAGUAS	PR	00725	CONDADITO (048)	1	1		72	41980	025	2006	MI



CREDIT ACCOUNTS DESCRIPTION 2024

Personal Loans

Personal Loans

Apply for a personal loan¹ for anything you want.

The Following Features Apply to all Personal Loans

- You could get a reply and your money the same day²
- 0 payments for the first 90 days³
- Discount when you enroll in for Direct Payment⁴
- Direct disbursement to your Popular account⁵

¹Subject to credit approval and to the parameters established by the Bank. Certain restrictions apply.

²Same-day credit decision for applications that contain all the information necessary for evaluation and are received on business days, Monday to Friday from 8:00 a.m. to 1:00 p.m. EST. Same-day disbursement subject to branch hours and to the customer meeting all approval requirements. Other restrictions apply.

³You have the option to start paying your loan up to 90 days after disbursement; however, this does not constitute a forgiveness of interest accrued during this period; said interests will be prorated for the term of the loan. If any applicant is a covered debtor as defined by the Military Lending Act, the availability of this option is subject to the provisions of that Act.

⁴A discount from 0.25% up to .50% when you enroll in Direct Payment, may vary by products. Certain restrictions apply.

⁵Direct loan disbursement to your Popular account requires registration in Mi Banco to process the deposit electronically and applies only to loans with a single debtor. If the purpose of the loan is to consolidate debts, the electronic disbursement will only allow the consolidation of debts with Banco Popular and the deposit of the surplus, if any, to a Popular account. Popular may require you to close the credit accounts you are consolidating. Other terms and conditions may apply.

Unsecured Personal Loan

Get the money you're looking for, for whatever you want!

Features:

- You can get rates **as low as 6.49% APR** for 12-month loans when you sign up for Direct Pay²
- Consolidate debts² loans or credit cards in a single monthly payment.
- Take advantage of our competitive rates that fit your needs and eliminate high-interest debt.
- Set the time that works best for you to pay off.

- From \$2,000 to \$75,000
- Terms available from 12 to 84 months, depending on the amount requested²

1 Subject to credit approval. If the purpose of the loan is to consolidate debt, Popular may require you to close the credit accounts you are consolidating. Certain restrictions apply.

2 Annual Percentage Rate (APR) is from 6.49% APR at the end of 12 months, and with applicable discount, up to 29.99% APR. The APR will be determined based on your credit history and varies depending on the term chosen. Terms available from 12 to 84 months, depending on the amount of the loan. New loans start from \$2,000 to \$75,000. Discount available: 0.50% when you take advantage of Direct Pay. Other discounts do not apply. Example: A \$5,000 loan at 6.49% APR for 12 months, after applicable discount, would pay \$431.46 per month. Other terms and conditions available.

3 You have the option to start repaying your loan up to 90 days after disbursement. However, this does not constitute a write-off of interest accrued during this period; Such interest will be prorated over the term of the loan. If an applicant is a covered debtor as defined in the Military Lending Act, the availability of this option is subject to the provisions of the Military Lending Act.

4 Same-day credit decision for applications containing all the necessary information to be evaluated, which are received on weekdays from Monday to Friday from 8:00 am to 5:00 pm EST. Same-day disbursement subject to service hours of the channel you choose to complete the process: branches or disbursement through Mi Banco until 4:00 p.m. And for the customer to meet all approval requirements. Other restrictions apply.

5 Discount: 0.50% when you sign up for Direct Pay. Other discounts do not apply. Certain restrictions apply.

6 Disbursement of the loan through Mi Banco requires registration in Mi Banco Online to process the deposit electronically and applies only to unsecured loans with a single debtor. If the purpose of the loan is to consolidate debts, the electronic disbursement will only allow the consolidation of debts with Banco Popular and the deposit of the surplus, if any, in a Popular account.

7 Calculate your monthly payment: Unsecured Loans: Illustrated monthly payment is an estimated calculation using a discounted Direct Payment APR, depending on the term you choose. Terms available from 12 to 84 months, depending on the amount of the loan.

Secured Personal Loan

Get a fixed APR, while earning interest on your collateral.

Features:

- Use it for whatever you want from **6.24% APR** when you sign up for Direct Pay²
- Lower APR
- When the loan is repaid, the collateral is released, plus the interest generated.
- Earn interest on the loan collateral²
- Request from \$2,000 up to the maximum provided in collateral²
- Term from 12 to 120 months, depending on the amount requested²
- 0.25% discount when you sign up for Direct Pay²

1 Subject to credit approval and compliance with the parameters offered by Banco Popular. Other terms and conditions apply.

2 Base annual percentage rate (APR) is 6.49%; Minimum rate is 6.24% APR after 0.25% discount when you take advantage of Direct Pay. Terms available from 12 to 120 months, depending on the amount requested. Maximum loan amount will depend on the collateral offered as collateral. Example: A \$5,000 loan at 6.24% APR for 72 months, after applicable discount, would pay \$83.43 per month. Certain restrictions apply.

3 You have the option to start repaying your loan up to 90 days after disbursement. However, this does not constitute a write-off of interest accrued during this period; Such interest will be prorated over the term of the loan. If an applicant is a covered debtor as defined in the Military Lending Act, the availability of this option is subject to the provisions of the Military Lending Act.

4 Same-day credit decision for applications containing all necessary information to be evaluated, which are received on weekdays Monday through Friday from 8:00 a.m. to 5:00 p.m. EST. Same day disbursement subject to branch hours and customer compliance with all approval requirements. Other restrictions apply.

5 Calculate your monthly payment: Illustrated monthly payment is an estimated calculation considering the Direct Pay discount to the fixed base APR.^P

CrediAhorro

Save for that special moment or start building your credit history

Features:

- APR as low as 6.24% APR² then discount when you take advantage of Direct Pay
- The CrediAhorro loan allows you to place the loan money in a certificate of deposit (CD) that you will pay for the term you choose.
- This CD becomes collateral and over the term of the loan, it earns interest.
- When you pay off your loan, the bank disburses the money from your CD, plus the interest earned.
- 100% guarantee with a certificate of deposit²
- Apply from \$2,000 to \$10,000²
- Term from 12 to 72 months, depending on the amount requested²
- 0.25% discount when you sign up for Direct Pay²

1 Subject to credit approval and compliance with the parameters offered by Banco Popular. Other terms and conditions apply.

2 Base annual percentage rate (APR) is 6.49%; Minimum rate is 6.24% APR after 0.25% discount when you take advantage of Direct Pay. Loans start from \$2,000 to \$10,000 with terms ranging from 12 to 72 months, depending on the amount requested. CrediAhorro is a Personal Loan product with a savings guarantee. The collateral for the loan is a Certificate of Deposit (CD) that will be opened at the time the loan is approved, placing the approved amount in the loan. This Certificate of Deposit becomes collateral for the loan. After making the corresponding monthly payments, and at the end of the established term, the money is disbursed, including the interest accrued on the collateral. Example: A \$5,000 loan at 72 months at 6.24% APR, after applicable discount, would pay \$83.43. Certain restrictions apply.

3 You have the option to start repaying your loan up to 90 days after disbursement. However, this does not constitute a write-off of interest accrued during this period; Such interest will be prorated over the term of the loan. If an applicant is a covered debtor as defined in the Military Lending Act, the availability of this option is subject to the provisions of the Military Lending Act.

4 Same-day credit decision for applications containing all necessary information to be evaluated, which are received on weekdays Monday through Friday from 8:00 a.m. to 5:00 p.m. EST. Same day disbursement subject to branch hours and customer compliance with all approval requirements. Other restrictions apply.

5 Calculate your monthly payment: Illustrated monthly payment is an estimated calculation considering the Direct Pay discount to the fixed base APR.

Partially Secured Personal Loan

Lower your annual percentage rate (APR) while increasing your contribution.

Features:

- Get a **lower APR** by putting a portion of your savings into a certificate of deposit (CD) as collateral.
- The higher the contribution to the CD, the lower the RWA.
- The CD will earn interest, and upon paying off the loan, the collateral plus the interest generated is released.
- New loans from \$2,000 to \$75,000²
- The possibility of providing a guarantee of from 25% to 99% of the amount requested²
- A lower APR, the more you contribute as collateral²
- Term from 12 to 84 months, depending on the amount requested and collateral contribution²
- 0.50% discount when you sign up for Direct Pay²
- 0 payments for the first 90 days³
- Same-day response and money, if you qualify⁴

1 Subject to credit approval and compliance with the parameters offered by Banco Popular. Other terms and conditions apply.

2 Annual Percentage Rate (APR) of the unsecured portion is from 6.99% to 29.99% APR, minimum rate will depend on your credit history, the percentage of collateral to be granted as collateral from 25% to 99%, and varies depending on the term chosen. Terms available from 12 to 84 months, depending on the amount of the loan. New loans start from \$2,000 to \$75,000. Base rate for insured portion is 6.49% fixed APR. Discount available: 0.50% when you take advantage of Direct Pay. Other discounts do not apply. Certain restrictions apply. Example: A \$5,000 loan for 60 months with 10.74% APR, after applying the available discount and with 75% given in collateral, would be reduced to 7.62% APR and would pay \$100.48 per month. Certain restrictions apply.

3 You have the option to start repaying your loan up to 90 days after disbursement. However, this does not constitute a write-off of interest accrued during this period; Such interest will be prorated over the term of the loan. If an applicant is a covered debtor as defined in the Military Lending Act, the availability of this option is subject to the provisions of the Military Lending Act.

4 Same-day credit decision for applications containing all necessary information to be evaluated, which are received on weekdays Monday through Friday from 8:00 a.m. to 5:00 p.m. EST. Same day disbursement subject to branch hours and customer compliance with all approval requirements. Other restrictions apply.

Mortgage Loans

FHA Loan

If you're thinking about buying your primary residence, this might be your option:

Benefits:

- Insured by the Federal Housing Administration (FHA).
- Finance up to 96.5% of your primary residence's sales price, which lowers the amount of your down payment.
- The maximum amount approved will depend on the municipality where the property is located.

These offers require the applicant to obtain a minimum representative credit score of 740, as defined by Government-Sponsored Enterprises. For customers who apply no later than March 23, 2024. Customers' qualification must meet the Qualified Mortgage (QM) criteria, as set forth by the Consumer Financial Protection Bureau. The interest rate on offers published in the media by Popular Mortgage will be in effect for 45 calendar days from the date of filing, if the application is filed on or before March 23, 2024. Once the application is filed, you will have a period of 45 calendar days to complete the documentation and have it approved. If the application is not approved within the 45 calendar day period, your interest rate will be revised in accordance with the conventional "conforming" or FHA offer, as applicable, in effect on the date of approval. Once the loan is approved, a period of 15 calendar days will be established to close the transaction. If you do not close within the 15-day period, the interest rate will change.

Payments do not include insurance items or contributions and will be higher. The payouts in the examples have been rounded to the nearest dollar.

1Example: FHA – Requires payment of 4.125% points per discount.

Offer for Federal Housing Administration (FHA) mortgage-insured loans, on one-unit homes, from \$100,000 to a maximum of \$498,257 or according to the limits per municipality established by the Agency. For FHA loans with a Loan-to-Value (LTV) of up to 96.5% on sale, 97.75% on refinancing with no surplus, and 80% with surplus. For streamline loans and loans in certain condominiums, other offers and requirements apply.

VA Home Loan

Are you a veteran, widow(er) of a veteran, or a member of the National Guard? Here's the solution:

Benefits:

- This option allows you to finance or refinance up to 100% of the property's price or appraised value and it's guaranteed by the Veterans Administration (VA).

Requirements:

- Must meet the agency's eligibility and qualification requirements.
- This loan may require payment of a funding fee.

These offers require the applicant to obtain a minimum representative credit score of 740, as defined by Government-Sponsored Enterprises. For customers who apply no later than March 23, 2024. Customers' qualification must meet the Qualified Mortgage (QM) criteria, as set forth by the Consumer Financial Protection Bureau. The interest rate on offers published in the media by Popular Mortgage will be in effect for 45 calendar days from the date of filing, if the application is filed on or before March 23, 2024. Once the application is filed, you will have a period of 45 calendar days to complete the documentation and have it approved. If the application is not approved within the 45 calendar day period, your interest rate will be revised in accordance with the conventional "conforming" or FHA offer, as applicable, in effect on the date of approval. Once the loan is approved, a period of 15 calendar days will be established to close the transaction. If you do not close within the 15-day period, the interest rate will change.

Payments do not include insurance items or contributions and will be higher. The payouts in the examples have been rounded to the nearest dollar.

Streamline



If the time has come to lower your annual interest and/or monthly payment and you have an FHA, VA, or Rural Development loan, this is the mortgage for you:

Benefits:

- The mortgage application and approval process is simpler because a new appraisal is not required.

Requirements:

- Must meet the eligibility requirements set by HUD, VA, and Rural Development.\

These offers require the applicant to obtain a minimum representative credit score of 740, as defined by Government-Sponsored Enterprises. For customers who apply no later than March 23, 2024. Customers' qualification must meet the Qualified Mortgage (QM) criteria, as set forth by the Consumer Financial Protection Bureau. The interest rate on offers published in the media by Popular Mortgage will be in effect for 45 calendar days from the date of filing, if the application is filed on or before March 23, 2024. Once the application is filed, you will have a period of 45 calendar days to complete the documentation and have it approved. If the application is not approved within the 45 calendar day period, your interest rate will be revised in accordance with the conventional "conforming" or FHA offer, as applicable, in effect on the date of approval. Once the loan is approved, a period of 15 calendar days will be established to close the transaction. If you do not close within the 15-day period, the interest rate will change.

Payments do not include insurance items or contributions and will be higher. The payouts in the examples have been rounded to the nearest dollar.

Rural Development

Do you have different options for purchasing a property in a suburban or rural area? This is the loan you should consider:

Benefits:

- Available to purchase a residence in eligible rural areas.
- Gives you great savings since it does not require prompt payment, as long as the appraisal value is equal to or greater than the sale price.
- Guaranteed by the U.S. Department of Agriculture (USDA).
- Refinance alternative available for loans that were initially guaranteed by the agency.

These offers require the applicant to obtain a minimum representative credit score of 740, as defined by Government-Sponsored Enterprises. For customers who apply no later than March 23, 2024. Customers' qualification must meet the Qualified Mortgage (QM) criteria, as set forth by the Consumer Financial Protection Bureau. The interest rate on offers published in the media by Popular Mortgage will be in effect for 45 calendar days from the date of filing, if the application is filed on or before March 23, 2024. Once the application is filed, you will have a period of 45 calendar days to complete the documentation and have it approved. If the application is not approved within the 45 calendar day period, your interest rate will be revised in accordance with the conventional "conforming" or FHA offer, as applicable, in effect on the date of approval. Once the loan is approved, a period of 15 calendar days will be established to close the transaction. If you do not close within the 15-day period, the interest rate will change. Payments do not include insurance items or contributions and will be higher. The payouts in the examples have been rounded to the nearest dollar.

FHA 203k3

More funding, more opportunities:

Benefits:

- Buy or refinance to repair damage and make improvements.
- Finance up to 110% of your property's projected appraisal value.

These offers require the applicant to obtain a minimum representative credit score of 740, as defined by Government-Sponsored Enterprises. For customers who apply no later than March 23, 2024. Customers' qualification must meet the Qualified Mortgage (QM) criteria, as set forth by the Consumer Financial Protection Bureau. The interest rate on offers published in the media by Popular Mortgage will be in effect for 45 calendar days from the date of filing, if the application is filed on or before March 23, 2024. Once the application is filed, you will have a period of 45 calendar days to complete the documentation and have it approved. If the application is not approved within the 45 calendar day period, your interest rate will be revised in accordance with the conventional "conforming" or FHA offer, as applicable, in effect on the date of approval. Once the loan is approved, a period of 15 calendar days will be established to close the transaction. If you do not close within the 15-day period, the interest rate will change. Payments do not include insurance items or contributions and will be higher. The payouts in the examples have been rounded to the nearest dollar.

3Conventional Example – Requires payment of 3.75% points per discount.

Offer for conventional loans "conforming" with an "Approved Eligible" recommendation from FNMA's "DU" system or "Accept Plus" from Freddie Mac's "LP" system, on first residences of a unit, from \$100,000 to a maximum of \$766,550 with a maximum Loan-to-Value (LTV) on sales of up to 80%, without private mortgage insurance, and up to 95% with private mortgage insurance. In refinances of first residences, up to 60% LTV with surplus and 80% without surplus, both without private mortgage insurance, and up to 90% LTV without surplus with private mortgage insurance. For loans over \$766,550, second homes, properties for investment purposes and condominium properties, other offers and requirements apply.

Conventional Conforming

If you are considering a sale or refinancing of a property, whether it is your primary, secondary or investment residence, this is the ideal mortgage product for you:

Benefits:

- Finance up to \$766,550 on one-unit properties, and even more on two- to four-unit properties.
- By meeting the requirements set by investors, you will be able to be eligible for more competitive interest rates.

These offers require the applicant to obtain a minimum representative credit score of 740, as defined by Government-Sponsored Enterprises. For customers who apply no later than March 23, 2024. Customers' qualification must meet the Qualified Mortgage (QM) criteria, as set forth by the Consumer Financial Protection Bureau. The interest rate on offers published in the media by Popular Mortgage will be in effect for 45 calendar days from the date of filing, if the application is filed on or before March 23, 2024. Once the application is filed, you will have a period of 45 calendar days to complete the documentation and have it approved. If the application is not approved within the 45 calendar day period, your interest rate will be revised in accordance with the conventional "conforming" or FHA offer, as applicable, in effect on the date of approval. Once the loan is approved, a period of 15 calendar days will be established to close the transaction. If you do not close within the 15-day period, the interest rate will change. Payments do not include insurance items or contributions and will be higher. The payouts in the examples have been rounded to the nearest dollar.

Conventional No-Conforme

Are you looking for a loan that gives you flexibility?

Benefits:



- Finance amounts over \$766,550 by meeting the requirements established by Popular with this type of non-conforming conventional loan.

These offers require the applicant to obtain a minimum representative credit score of 740, as defined by Government-Sponsored Enterprises. For customers who apply no later than March 23, 2024. Customers' qualification must meet the Qualified Mortgage (QM) criteria, as set forth by the Consumer Financial Protection Bureau. The interest rate on offers published in the media by Popular Mortgage will be in effect for 45 calendar days from the date of filing, if the application is filed on or before March 23, 2024. Once the application is filed, you will have a period of 45 calendar days to complete the documentation and have it approved. If the application is not approved within the 45 calendar day period, your interest rate will be revised in accordance with the conventional "conforming" or FHA offer, as applicable, in effect on the date of approval. Once the loan is approved, a period of 15 calendar days will be established to close the transaction. If you do not close within the 15-day period, the interest rate will change. Payments do not include insurance items or contributions and will be higher. The payouts in the examples have been rounded to the nearest dollar.

²Conventional Example – Requires payment of 3.75% points per discount.

Lines of Credit

Reserve Line of Credit

Reserve line of credit¹ Avoid overdrafts and cover unexpected expenses.

- Acceso Popular
- Maxim Premium
- Avance 50
- e-account
- MultiCuenta Popular®
- Cuenta Popular®
- Popular Plus®

How does it work?

Once you apply and are approved, the reserve line of credit will be activated automatically once your checking section balance falls to zero. It can be approved for amounts from a minimum of \$500 to a maximum of \$50,000.

The Annual Percentage Rate (APR) for using the reserve line of credit is 17.99%¹. The minimum monthly payment on the line is calculated at the end of each monthly cycle and is automatically debited from the checking account linked to it.²

You can also make electronic payments through [Mi Banco Online](#), by calling Telepago Popular® at 787-724-3652 or 1-888-724-3652. or in any of our [sucursales](#).

¹Subject to credit approval. The 17.99% APR is fixed.

²The checking account balance must cover the minimum monthly payment of the reserve line of credit, if any. You can make payments to the reserve at any moment and the Bank will also make consecutive monthly debits to the account if a balance is owed at the end of each billing cycle. If at the end of the billing period, there is no balance available to make the minimum monthly payment you will be in default. This would affect your credit history, and your reserve line may be canceled. For additional information about this product, contact us at the telephone numbers mentioned above. If you already are an accountholder of the mentioned accounts offering this product, you may also refer to your Deposits Account Agreement for more details.

Individual Credit Cards

Visa Cash Rewards

Get cash back on every purchase you make.

Features:

- Earn 1.5% cash rewards for every \$1 in eligible purchases.¹
- \$50 welcome bonus after \$1,000 in purchases within the first 90 days of opening the account.²
- Introductory 1.99% APR on purchases during the first 6 months.³
- Introductory 0% APR and 0 payments on balance transfers for 12 months on transfers made within the first 90 days of opening the account.⁴
- \$0 annual fee
- 17.99% to 30.99% variable APR on purchases and balance transfers.

¹Subject to the terms and conditions of the program. For more information of the terms and conditions visit www.popular.com/en/cards/cash-rewards/terms/.

²Offer applies only to new accounts opened through March 31, 2023. Does not apply to product changes. Welcome bonus will be awarded after \$1,000 on eligible purchases made within the first 90 days of account opening. To receive the bonus, your account must be up to date and remain open. This limited-time offer may be cancelled at any time without notice. From time to time, we could offer a better welcome bonus offer, for a limited time. For more information about the accumulation, expiration, and redemption and other terms and conditions, go to www.popular.com/en/cards/cash-rewards/terms/.

³Subject to credit approval. Offer valid until March 31, 2023 and only for new accounts. Introductory rate of 1.99% annual percentage rate (APR) for purchases is valid for 6 months from the date the account was opened. After this offer expires, the regular rate for purchases will apply to the balance owed and to new purchases. Not valid with any other offers. Your account must be kept open and up to date until expiration of the offer or the offer will be voided.

⁴Subject to credit approval. Offer applies to accounts opened until March 31, 2023. Introductory rate of 0% APR and 0 payment for balance transfers is valid from the transfer date for 12 months for balance transfers made within the first 90 days of account opening. Upon expiration of the offer, the regular rate for balance transfers will apply to the balance owed and to new transfers. Not valid for transfers of other debts with Banco Popular. Subject to credit line availability. There is no grace period for balance transfers. Your account must be open and up to date until offer expires, or the offer will be void. Requires minimum monthly payment of purchase balance and other balances not included in this offer.

Visa Premia® Rewards

Earn points for your purchases and redeem them for a variety of rewards.

Features:

- 1.5 Cash Rewards for every \$1 in eligible purchases.
- 10,000 welcome PREMIA® points for accounts opened from February 1 to March 31, 2024, after \$1,000 in purchases during the first 90 days of account opening.



- 1.99% introductory APR on purchases for the first 6 months.³
- 0% introductory APR and 0 payments on balance transfers for 12 months for transfers made in the first 90 days of opening.⁴
- \$0 annual fees
- 18.49% to 31.49% variable APR on purchases and balance transfers.

1 Subject to the terms and conditions of the PREMIA® rewards program. For customers who have the PREMIA® Rewards, Indigo Dual, Black Dual card, membership in the Program is free of charge as long as they maintain one of these products. For more information on terms and conditions, please visit www.popular.com/terminos-premia/.

2 Offer applies to new accounts only. Does not apply to product exchange. Certain restrictions apply. Welcome bonus after making \$1,000 in eligible purchases in the first 90 days of account opening. Your account must remain in good standing and remain open to receive the bonus. This offer may be cancelled at any time without notice. From time to time we may offer a better welcome bonus offer, for a limited time. For more information about accrual, expiry and redemption as well as other terms and conditions, click here.

3 Subject to credit approval. Offer valid until March 31, 2024 and for new accounts only. The introductory annual percentage rate (APR) of 1.99% APR on purchases is valid for 6 months from the date the account is opened, after which the regular purchase rate will apply to the balance due and new purchases. Does not apply in conjunction with other offers. Your account must remain in good standing and remain open until the expiration of the offer or you will lose the benefits of the offer.

4 Subject to credit approval. Offer applies to accounts opened until March 31, 2024. Introductory rate of 0% APR and 0 payments on balance transfer valid for 12 months from the date of transfer for transfers made within the first 90 days of account opening. After the expiration of the offer, the regular balance transfer rate will apply to the balance due and new transfers. It does not apply to transfers of other debts with Banco Popular. Subject to availability on your line of credit. There is no grace period for balance transfers. Your account must remain in good standing and remain open until the expiration of the offer or the benefits of the offer will be forfeited. A minimum monthly payment will be required for balances from purchases and balance transfers that are not covered by this offer.

⁵ Subject to Policy Terms and Conditions. Call 787.758.0505 or toll free at 1.800.981.9505 for details. Insurance applies when paying for the transaction in full with the card.

AA Advantage® Visa Signature Plus

For those who believe in having more than one destination.

Features:

- **3 miles AAdvantage®** for every \$1 spent on purchases on American Airlines, hotels (including resorts, timeshares, Airbnb and hostels) and car rentals.¹
- **1 mile AAdvantage®** for every \$1 on all other purchases.¹
- **There is no limit on the number of AAdvantage miles®** that you can earn on purchases through the use of the Popular / AAdvantage Signature Plus card.®
- **Up to 50,000 AAdvantage Welcome Miles for New Accounts:**® \$40,000 when making \$3,000 in purchases in the first 90 days of account opening and an additional \$10,000 after making \$25,000 in purchases within the first 12 months of account opening.²
- **1.99% introductory APR** on purchases for the first 6 months.³
- **0% introductory APR and 0 payments on balance transfers** for 12 months for transfers made in the first 90 days of opening.⁴
- **\$50 annual fee**

- **18.49% to 31.49% APR** on purchases and balance transfers.

1 Earn three (3) AAdvantage® miles for every \$1 in eligible purchases billed by American Airlines as a merchant of record through American Airlines channels (AA.com, reservation center, airport, and American Airlines service centers). Also, earn 3 miles for every \$1 spent on hotels and car rentals. Each merchant, for example, a retailer, a business, or any other place where you can make a purchase, is assigned a code that indicates the merchant's primary area of business. We do not assign or have any control over merchant codes. Codes are assigned by a third party. When you make a purchase at a merchant, we are provided with the code for that merchant and if the code matches a category that gives you extra miles, you will earn the extra miles. Because we don't control which code is assigned to a merchant, sometimes a purchase that you think fits into a certain category may not earn additional miles. Banco Popular reserves the right to determine which purchases qualify for this offer. Earn one (1) AAdvantage® mile for every \$1 on all other purchases. Mileage may be earned on purchases made by the credit card holder and authorized users. Balance transfers, cash advances, checks accessing your credit account, items and services returned for credit, unauthorized charges, interest charges, and transaction/penalty fees, traveler's checks, foreign currency purchases, money orders, wire transfers (and similar cash transactions), lottery tickets, and gaming chips (and similar wagering transactions) do not earn miles. Mileage earned will be posted to the primary AAdvantage® credit cardholder's account in 8-10 weeks. There is no limit to the number of AAdvantage® miles you can earn on purchases through the use of the Popular/AAdvantage® Signature Plus card as long as the program continues and your account remains open and current.

2 Applies to new accounts only. AAdvantage® miles will appear as a bonus in the cardholder's AAdvantage® account within 8-10 weeks of making the purchase requirement. Credit card account must be current and open to qualify for the AAdvantage® mileage bonus. This limited-time offer may be cancelled at any time without notice. The mileage bonus does not apply to product exchange. From time to time we may offer a better welcome bonus offer, for a limited time.

3 Subject to credit approval. Offer valid until March 31, 2024 and for new accounts only. The introductory annual percentage rate (APR) of 1.99% APR on purchases is valid for 6 months from the date of account opening, then apply to the purchase rate. the regular rate of purchases to balance due and new purchases. Does not apply in conjunction with other offers. Your account must remain in good standing and remain open until the expiration of the offer or else you will lose the benefits of the offer and only for new accounts. The introductory rate on purchases is valid for 6 months from the date of account opening, after which the regular purchase rate will apply to the balance due and new purchases. Does not apply in conjunction with other offers. Your account must remain in good standing and remain open until the expiration of the offer or you will lose the benefits of the offer.

4 Subject to credit approval. Offer applies to accounts opened until March 31, 2024. Introductory rate of 0% APR and 0 payments on balance transfer valid for 12 months from the date of transfer for transfers made within the first 90 days of account opening. After the expiration of the offer, the regular balance transfer rate will apply to the balance due and new transfers. It does not apply to transfers of other debts with Banco Popular. Subject to availability on your line of credit. There is no grace period for balance transfers. Your account must remain in good standing and remain open until the expiration of the offer or the benefits of the offer will be forfeited. A minimum monthly payment will be required for balances from purchases and balance transfers that are not covered by this offer.

5 Preferred boarding for the primary cardholder with up to 4 companions on the same reservation for all flights operated by American Airlines. The Popular/AAdvantage® Signature Plus card must be open 7 days prior to travel and the reservation must include the primary cardholder's American Airlines AAdvantage® membership number 7 days prior to travel. If the Popular/AAdvantage® Signature Plus card is closed for any reason, this benefit will be cancelled. This benefit will not be available for travel on codeshare flights booked with an American Airlines flight number, but operated by another airline. Up to four (4) companions on the same trip and listed on the same reservation as the credit cardholder are eligible to board with the credit cardholder. Applicable terms and conditions are subject to change without notice. Eligible credit cardholders will board after completing Preferred Boarding, but before the remainder of regular Boarding. The boarding benefit will show Group 5. This benefit applies to flights marketed and operated by American Airlines, or flights marketed by American Airlines and operated as American Eagle® by Compass Airlines, LLC, Envoy Air Inc., ExpressJet Airlines, Inc., Mesa Airlines, Inc., Republic Airline Inc., PSA Airlines, Inc., Piedmont Airlines, Inc., Air Wisconsin Airline Corp., SkyWest Airlines, Inc., or Trans States Airlines, LLC.

6 Subject to Policy Terms and Conditions. Call 787.758.0505 or toll free at 1.800.981.9505 for details. Insurance applies when paying for the transaction in full with the card.

JetBlue Mastercard

Use it NOW to travel THERE.

Features:

- **2X TrueBlue points** for every \$1 in JetBlue purchases.¹
- **1X TrueBlue point** for every \$1 on all other purchases.¹
- **Group Points**, earn and share TrueBlue points with your group.
- **5,000 welcome TrueBlue points** after \$1,000 in purchases during the first 90 days of opening.²
- **1.99% introductory APR** on purchases for the first 6 months.³
- **0% introductory APR and 0 payments on balance transfers** for 12 months for transfers made in the first 90 days of opening.⁴
- **\$0 annual fee**
- **18.49% to 31.49% Variable APR** on purchases and balance transfers.

1 Accrual of TrueBlue Points: If you included the TrueBlue membership number in the application, we will automatically add that number to your Account. If the TrueBlue membership number you provided is invalid or you did not provide us with a TrueBlue membership number, a new number will be assigned. Only one TrueBlue number per Account will be established and assigned to the primary cardholder. You earn TrueBlue points for purchases, less credits, returns, and adjustments ("Net Purchases") made by you and/or any authorized user of the Account as follows: three (3) TrueBlue points for every dollar (\$1.00) in eligible Net Purchases on tickets, goods and services purchased directly from JetBlue ("JetBlue Purchases") for the JetBlue Mastercard Eleva card and two (2) TrueBlue points for every dollar (\$1.00) in eligible Net Ticket Purchases, goods and services purchased directly from JetBlue ("JetBlue Purchases") for the JetBlue Mastercard. You earn one (1) TrueBlue point for every dollar (\$1.00) of Net Purchases made anywhere else. Balance transfers, cash advances (including cash equivalent transactions), fees, interest charges, and unauthorized/fraudulent purchases do not earn TrueBlue points.

2 The welcome bonus only applies to new accounts. TrueBlue points will appear as a one-time bonus in your TrueBlue account 8-10 weeks after you meet the purchase requirement in the first 90 days of opening. Account must be open and in good standing to qualify for welcome points. This offer may be cancelled at any time without notice. The offer of welcome bonus points does not apply to product exchange. From time to time we may offer a better welcome bonus offer, for a limited time.

3 Subject to credit approval. Offer valid until March 31, 2024 and for new accounts only. The introductory annual percentage rate (APR) of 1.99% APR on purchases is valid for 6 months from the date the account is opened, after which the regular purchase rate will apply to the balance due and new purchases. Does not apply in conjunction with other offers. Your account must remain in good standing and remain open until the expiration of the offer or you will lose the benefits of the offer.

4 Subject to credit approval. Offer applies to accounts opened until March 31, 2024. Introductory rate of 0% APR and 0 payments on balance transfer valid for 12 months from the date of transfer for transfers made within the first 90 days of account opening. After the expiration of the offer, the regular balance transfer rate will apply to the balance due and new transfers. It does not apply to transfers of other debts with Banco Popular. Subject to availability on your line of credit. There is no grace period for balance transfers. Your account must remain in good standing and remain open until the expiration of the offer or the benefits of the offer will be forfeited. A minimum monthly payment will be required for balances from purchases and balance transfers that are not covered by this offer.

5 Cardholders who are in good standing on their account will qualify for a 50% discount on eligible food and beverage purchases on board. This savings will appear as a statement credit 4-6 weeks after the transaction posts to the Credit Card Account.

6 The \$50 credit will be received upon purchase of a JetBlue Vacations Package for each calendar year you purchase a JetBlue Vacations package of fifty dollars (\$50) or more with your JetBlue Mastercard at jetbluevacations.com or 1-844-528-2229. Purchase must be \$50 or more, minus returns and credits, to receive this benefit. Limit one credit of \$50 per calendar year per Account. Your JetBlue Mastercard will bill you for the full price of the JetBlue Vacations package. The \$50 statement credit will appear 6-8 weeks after the transaction is posted. You will not be eligible to receive the statement credit if the JetBlue Mastercard is closed or in breach of the Credit Card Agreement.

JetBlue Mastercard Eleva

Use it NOW to travel THERE

Features:

- **3X TrueBlue points** for every \$1 spent on JetBlue purchases.¹
- **1X TrueBlue point** for every \$1 on all other purchases.¹
- **Group Points**, earn and share TrueBlue points with your group.
- **25,000 welcome TrueBlue points** after \$3,000 in purchases during the first 90 days of opening.²
- **1.99% introductory APR** on purchases for the first 6 months.³
- **0% introductory APR and 0 payments on balance transfers** for 12 months for transfers made in the first 90 days of opening.⁴
- **\$99 annual fee**
- **18.49% to 31.49% Variable APR** on purchases and balance transfers.⁷

With JetBlue Mastercard Eleva you get:

- Free first bag for cardholder and up to 3 companions on JetBlue flights.⁵
- TrueBlue Mosaic Status after \$50,000 in purchases per calendar year.⁶
- Zero foreign currency conversion fee.
- 50% discount on eligible onboard purchases.⁷
- \$100 credit once a year when you purchase a JetBlue Vacations package of \$100 or more.⁸
- Points do not expire and can be redeemed for any seat, at any time, with no blackout dates.

1 Accrual of TrueBlue Points: If you included the TrueBlue membership number in the application, we will automatically add that number to your Account. If the TrueBlue membership number you provided is invalid or you did not provide us with a TrueBlue membership number, a new number will be assigned. Only one TrueBlue number per Account will be established and assigned to the primary cardholder. You earn TrueBlue points for purchases, less credits, returns, and adjustments ("Net Purchases") made by you and/or any authorized user of the Account as follows: three (3) TrueBlue points for every dollar (\$1.00) in eligible Net Purchases on tickets, goods and services purchased directly from JetBlue ("JetBlue Purchases") for the JetBlue Mastercard Eleva card and two (2) TrueBlue points for every dollar (\$1.00) in eligible Net Ticket Purchases, goods and services purchased directly from JetBlue ("JetBlue Purchases") for the JetBlue Mastercard. You earn one (1) TrueBlue point for every dollar (\$1.00) of Net Purchases made anywhere else. Balance transfers, cash advances (including cash equivalent transactions), fees, interest charges, and unauthorized/fraudulent purchases do not earn TrueBlue points.

2 The welcome bonus only applies to new accounts. TrueBlue points will appear as a one-time bonus in your TrueBlue account 8-10 weeks after you meet the purchase requirement in the first 90 days of opening. Account must be open and in good standing to qualify for welcome points. This offer may be cancelled at any time without notice. The offer of welcome bonus points does not apply to product exchange. From time to time we may offer a better welcome bonus offer, for a limited time.

3 Subject to credit approval. Offer valid until March 31, 2024 and for new accounts only. The introductory annual percentage rate (APR) of 1.99% APR on purchases is valid for 6 months from the date the account is opened, after which the regular purchase rate will apply to the balance due and new purchases. Does not apply in conjunction with other offers. Your account must remain in good standing and remain open until the



expiration of the offer or you will lose the benefits of the offer. 4Subject to credit approval. Offer applies to accounts opened until March 31, 2024. Introductory rate of 0% APR and 0 payments on balance transfer valid for 12 months from the date of transfer for transfers made within the first 90 days of account opening. After the expiration of the offer, the regular balance transfer rate will apply to the balance due and new transfers. It does not apply to transfers of other debts with Banco Popular. Subject to availability on your line of credit. There is no grace period for balance transfers. Your account must remain in good standing and remain open until the expiration of the offer or the benefits of the offer will be forfeited. A minimum monthly payment will be required for balances from purchases and balance transfers that are not covered by this offer.

5 Free first bag for cardholder and up to 3 companions on the same reservation on JetBlue-operated flights. Tickets must be purchased with the JetBlue Mastercard Eleva card and the TrueBlue account number of the primary JetBlue Mastercard Eleva card member must be provided at the time of booking. This benefit is not available for travel on codeshare flights booked with a JetBlue flight number but operated by another airline. To be eligible, the JetBlue Mastercard Eleva must be open seven (7) days prior to travel and the reservation must include the cardholder's TrueBlue membership number seven (7) days prior to travel. If your JetBlue Mastercard Eleva is closed for any reason, these benefits will be cancelled. Applicable terms and conditions are subject to change without notice. Visit jetblue.com/travel/baggage/ for baggage size and weight restrictions.

6 Mosaic, JetBlue's highest loyalty level, offers points, benefits and additional perks. The primary cardholder will qualify for Mosaic after posting \$50,000 in Net Purchases (based on the date of the transaction) made between January 1 and December 31 each calendar year. Mosaic is earned in addition to the TrueBlue points earned for Net Purchases made on the Account. Net Purchases exclude returned products and services, cash advances, convenience checks, transferred balances, credits, fees, fees, and interest charges. Purchases made by authorized users will count toward the primary cardholder's eligibility. Please allow 4-6 weeks to receive the Mosaic level once you have qualified. Cardholders who qualify for Mosaic will be eligible for the remainder of the current calendar year and the following calendar year. Visit jetblue.com for full details of the Mosaic program.

7Cardholders who are in good standing on their account will qualify for a 50% discount on eligible food and beverage purchases on board. This savings will appear as a statement credit 4-6 weeks after the transaction posts to the Credit Card Account.

8For each calendar year you purchase a JetBlue Vacations package of \$100 or more with your JetBlue Mastercard Eleva at jetbluevacations.com or 1-844-528-2229, you'll receive a \$100 statement credit. Your purchase must be \$100 or more, minus returns and credits, to receive this benefit. Limit one credit of \$100 per calendar year per account. Your JetBlue Mastercard will bill you for the full price of the JetBlue Vacations package. The statement credit will appear 6-8 weeks after the transaction is posted. You will not be eligible to receive the statement credit if the JetBlue Mastercard is closed or in breach of the Credit Card Agreement. Jet Blue and TrueBlue are registered trademarks of Jet Blue Airways Corporation.

Black Dual

Two brands in one account for those who want more.

Features:

- 2 REWARD points[®] for every \$1 in eligible purchases.¹
 - Choose how to redeem:
 - Passages
 - Hotels
 - Cruises
 - Car Rental
 - Cash
 - Digital Gift Cards
- 40,000 REWARD points[®] welcome after \$3,000 in purchases during the first 90 days of account opening.²
- 1.99% introductory APR on purchases for the first 6 months.³
- 0% introductory APR and 0 payments on balance transfers for 12 months for transfers made in the first 90 days of opening.⁴
- \$150 annual fee
- 18.49% to 31.49% Variable APR on purchases and balance transfers.

¹ Subject to the terms and conditions of the PREMIA[®] program (the Program). For customers who have the PREMIA[®] Rewards, Indigo Dual, or Black Dual card, annual membership for the Program is free while you have that card. For more information about the accumulation, expiration, and use of points and about other terms and conditions. ² Offer applies to new accounts opened through March 31, 2023. Does not apply to product change. Welcome bonus will be awarded 4 to 6 weeks after \$3,000 in purchases in the first 90 days after opening the account.

To receive the bonus, your account must be up to date and remain open. This limited-time offer may be canceled at any time without notice. From time to time, we could offer a better welcome bonus offer, for a limited time. For more information about the accumulation, expiration, and use of points and about other terms and conditions.

³ Subject to credit approval. Offer valid until March 31, 2023, and only for new accounts. Introductory rate of 1.99% for purchases is valid for 6 months from the date the account was opened. After this offer expires, the regular rate for purchases will apply to the balance owed and to new purchases. Not valid with any other offers. Your account must be kept open and up to date until expiration of the offer or the offer will be voided.

⁴ Subject to credit approval. Offer applies to accounts opened until March 31, 2023. Introductory rate of 0% APR and 0 payment for balance transfers is valid from the transfer date for 12 months for balance transfers made within the first 90 days of account opening. Upon expiration of the offer, the regular rate for balance transfers will apply to the balance owed and to new transfers. Not valid for transfers of other debts with Banco Popular. Subject to credit line availability. There is no grace period for balance transfers. Your account must be open and up to date until offer expires, or the offer will be void. Requires minimum monthly payment of purchase balance and other balances not included in this offer.

Visa Icon

The first step to start building a good credit history

Features:

- Introductory APR of 1.99% Line of credit of up to \$1,500
- **1.99% introductory APR** on purchases for the first 6 months.
- **18.49% to 31.49%** Variable APR on purchases and balance transfers.
- **0% introductory APR and 0 payments on balance transfers** for 12 months for transfers made in the first 90 days of opening.
- **29.24% to 33.24%** APR for Cash Advances when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.¹

Regular Rate / Annual Fee

- \$0 Annual Fee
- \$0 Additional Card Fee
- Transactional fee for cash advances and convenience checks of **2%** of the amount of each transaction (minimum \$2; maximum **\$10**)

¹ For each billing period, the Interest Charge and APR will be determined by adding the Prime Rate, as published by the Wall Street Journal, to a margin. The variable rates illustrated are based on a Prime Rate of 8.25% in effect May 4, 2023.

Commercial Credit Cards

PREMIA® Business Rewards²

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

Rewards:

The new PREMIA Business Rewards gives you automatic enrollment in the renewed PREMIA program^{**2}, at no additional cost, which allows you to accumulate:

- 10,000 welcome points, after making \$3,000 in purchases in the first 90 days of opening³
- 2x points for every \$1 spent on purchases at restaurants, telecommunications, gas stations, and office supplies
- 1x point for every \$1 on all other purchases
- No annual points limit
- Access to view your points balance from My Bank⁴
- Variety of options to redeem your points and convert them into cash, travel, and gift cards

Regular Rate / Annual Fee

- 17.99% to 30.99% APR on purchases⁷
- \$0 annual fee
- \$0 additional card fee
- Line of credit starting from \$2,000

Additional benefits:

- Access to the Commercial Credit Card Manager⁵ platform to manage your credit card online as an administrator or as a cardholder
- Insurances and additional services for your business⁶

Subject to credit approval. APR is variable and may change. The applicable APR for purchases, balance transfers from other institutions, and convenience checks is from 17.99% to 30.99%. The applicable APR for cash advances is from 28.99% to 32.99%. The APR will be calculated based on the U.S. Prime Rate published by the Wall Street Journal, plus a margin. These APRs will depend on your credit history and Prime Rate when evaluating your application. \$40 late fee. \$10 returned paycheck fee. Regular fee for cash advances, balance transfers, and convenience checks: 2% of the amount; minimum \$2, maximum \$10. Grace period of at least 21 days for purchases. The balance is calculated based on the average daily balance (including new purchases).

²Subject to the terms and conditions of the PREMIA® Program. For information on accumulation, expiry and use of points, as well as other terms and conditions, please visit popular.com/terminos-programa-premia.

³Welcome bonus will appear on the statement 4-6 weeks after \$3,000 in purchases in the first 90 days of account opening. The account must remain in good standing and remain open to receive the bonus. Offer only applies to new accounts. Does not apply to product exchange.

⁴You can view your PREMIA® points through Mi Banco Online; and in Mi Banco Comercial if you are registered with your personal social security. In addition, you can call 1.800.3PREMIA (1.800.377.3642) to get the points balance.

⁵Free service.

⁶Subject to terms and conditions of the Policy. Call 787.758.0505 or toll free at 1.800.981.9505 for details.

⁷APR is variable and may change. The APR is calculated based on the Prime Rate published by The Wall Street Journal, plus a margin. This APR will depend on your credit history and Prime Rate at the time of evaluating your application.

PREMIA® Business Rewards Max¹

Earn more rewards for your business purchases and get premium profits.

Rewards:

With the PREMIA Business Rewards Max you receive automatic enrollment in the renewed PREMIA program^{®2}, at no additional cost, which allows you to accumulate:

- 30,000 welcome points, after making \$5,000 in purchases in the first 90 days of opening.
- 3x points for every \$1 spent on travel (airlines and hotels), restaurants, telecommunications, gas stations and office supplies purchases
- 1x point for every \$1 on all other purchases
- No annual points limit
- Access to view your points balance from My Bank⁴
- Variety of options to redeem your points and convert them into cash, travel, and gift cards

Regular Rate / Annual Fee

- 17.99% to 30.99% APR on purchases⁷
- \$95 annual fee
- \$0 additional card fee
- Line of credit starting from \$5,000

Additional benefits:

- Access to the Commercial Credit Card Manager platform⁵ To manage your credit cards online, as an administrator, or as a cardholder
- Insurance and additional services for your business⁶

¹Subject to credit approval. APR is variable and may change. The applicable APR for purchases, balance transfers from other institutions, and convenience checks is from 17.99% to 30.99%. The applicable APR for cash advances is from 28.99% to 32.99%. The APR will be calculated based on the U.S. Prime Rate published by the Wall Street Journal, plus a margin. These APRs will depend on your credit history and Prime Rate when evaluating your application. \$40 late fee. \$10 returned paycheck fee. Regular fee for cash advances, balance transfers, and convenience checks: 2% of the amount; minimum \$2, maximum \$10. Grace period of at least 21 days for purchases. The balance is calculated based on the average daily balance (including new purchases).

²Subject to the terms and conditions of the PREMIA® Program. For information on accumulation, expiry and use of points, as well as other terms and conditions, please visit popular.com/terminos-programa-premia.

³Welcome bonus will appear on the statement 4-6 weeks after \$5,000 in purchases in the first 90 days of account opening. The account must remain in good standing and remain open to receive the bonus. Offer only applies to new accounts. Does not apply to product exchange.

⁴You can view your PREMIA® points through Mi Banco Online; and in Mi Banco Comercial if you are registered with your personal social security. In addition, you can call 1.800.3PREMIA (1.800.377.3642) to get the points balance.

⁵Free service.

⁶Subject to terms and conditions of the Policy. Call 787.758.0505 or toll free at 1.800.981.9505 for details.

7APR is variable and may change. The APR is calculated based on the Prime Rate published by The Wall Street Journal, plus a margin. This APR will depend on your credit history and Prime Rate at the time of evaluating your application.

Visa Corporate

It is the credit card specially designed to maximize your company's budget and control expenses.

Rewards:

- Lines of credit from \$10,000 and up.
- You'll be able to issue an individual card with an authorized credit limit to each employee.
- Each employee can have an individual card number and will receive their own statement.

Regular Rate / Annual Fee

- 15.95% APR on purchases and transfers
- \$20 Annual Fee per card
- Down payment of US\$200

Additional benefits:

- **Protection against unauthorized charges.** Shop at your favorite retailers with the assurance that you won't be responsible for purchases made without your authorization.
- **Ease of making payments,** checking balances and your account statement at anytime from anywhere through www.popular.com.
- **Call 787.294.2580 or 1.877.294.2580** to verify your account information and we'll serve your needs, every day, all year round.
- **Worldwide car rental insurance.** Protection and coverage when renting and paying with your Visa in case the rented car is damaged or lost.
- **International Emergency Medical Services.**
- **Corporate Responsibility Relay Program.**

Regular rate for purchases and balance transfers: 15.95% APR. Regular Rate for Cash Advances: 18.95% APR. Default Fee: 19.95% APR.

Returned Paycheck Fee: \$10. Cash advance fee: 2% of the amount, minimum \$2 and maximum \$10.

2All extensions of credit, whether through credit cards, lines of credit, or loans, are subject to credit approval.

3It does not apply to unauthorized use by the employee.

4Subject to Policy Terms and Conditions. Call 787.758.0505 or toll free at 1.800.981.9505 for details. Insurance applies when paying for the transaction in full with the card.

Commercial Loans and Credit Lines

Commercial Loan

With a commercial loan you can obtain financing to expand your business, buy property and/or equipment, and refinance your debts. In addition, we offer you the alternative of obtaining financing with a government guarantee.

Benefits:

- Competitive interest rates and convenient payment plans
- Convenient automatic debit option
- Term longer than one year

Our experts will guide you on the possibility of guaranteeing the loan through programs offered by the Small Business Administration (SBA). As an SBA-accredited preferred lender we offer term-loan alternatives of up to \$5,000,000 with a guarantee starting at 50%².

¹ Any extension of credit, whether through credit cards, lines of credit or loans, is subject to credit approval. Certain conditions apply.

² A 100% of the financing will be evaluated according to SBA requirements for established businesses with adequate capitalization. Other terms and conditions may apply.

Government Guaranteed Loans

We offer financing through the Small Business Administration (SBA) that eases the access to loans to solve your credit needs.

Features:

Guarantee loans through programs offered by the Small Business Administration (SBA). As an SBA-accredited preferred lender we offer term-loan alternatives of up to \$5,000,000 with a guarantee starting at 50%².

¹Any extension of credit, whether through credit cards, lines of credit, or loans, is subject to credit approval. Certain conditions apply.

²100% of the financing will be assessed against SBA requirements for established businesses that are adequately capitalized. Other terms and conditions may apply.

Line of credit

The line of credit is a type of financing that gives you access to a certain amount of funds in case you need cash and provides you with the convenience of being able to access the funds when necessary. In addition, we offer you the alternative of obtaining financing with a government guarantee.

Benefits:

- Financing for working capital
- Generally revolving credit, that matures every 12 months

- Pay interest over the amount used
- Comfortable automatic debit option

In addition, we have a line of credit tied to your commercial account¹ that offers you:

- Cash flow availability to cover expenses³
- Protection against checks without funds, late payments and unexpected fees³
- Convenient automatic fund advances in your business account³

¹ Any extension of credit, whether through credit cards, lines of credit or loans, is subject to credit approval. Certain conditions apply.

³ Subject to availability of funds in the line of credit. Other terms and conditions may apply.

Government Guaranteed Lines of Credit

Guarantee a line of credit through programs offered by the Small Business Administration¹ (SBA). As an SBA-accredited preferred lender, we offer line of credit alternatives up to \$500,000 with 50% collateral².

¹Any extension of credit, whether through credit cards, lines of credit, or loans, is subject to credit approval. Certain conditions apply.

²100% of the financing will be assessed against SBA requirements for established businesses that are adequately capitalized. Other terms and conditions may apply.

Flexi-Lines/Ideal Business

Lines of credit intended to cover the need of small and medium-sized businesses to convert current assets (accounts receivable and inventory) to cash and/or cover operational expenses.

Features:

- The line ranges from \$10,000 up to a maximum of \$250,000.
- The customer has two ways to activate or use the line of credit:
 - issue a check, once the available balance in the checking section and the investment section of the account is used up;
 - issue a check directly against the line of credit, regardless of the balance in the checking or investment sections.

Annual Fee:

- \$10,000 = \$200
- \$10,001 to \$25,000 = \$250
- \$25,001 to \$50,000 = \$300
- \$50,001 to \$100,000 = \$350
- \$100,001 to \$150,000 = \$400
- \$150,001 to \$250,000 = \$450

Interest Rates

- The interest charged on the funds used will be based on a margin above the prime rate and will vary depending on the customer's credit risk rating and collateral.
- This finance charge will be debited monthly from the customer's checking account.
- The payment of principal will depend on the minimum payment and frequency negotiated between the Officer and the customer.

Payment structure

- Daily - The system will debit daily the funds that are deposited in the checking account until the debt is retired. The customer must make a minimum payment of 1/24 of the total debt by the close of the month. Commercial Credit Manual Section III- February 2024 17
- Monthly - The system will debit monthly the funds that are deposited in the checking account for one twelfth (1/12), one twenty-fourth (1/24), one thirty-sixth (1/36), one third (1/3) or 100% of the total debt at the close of the month.
- Quarterly – Every three months, the system will debit funds that are deposited in the checking account totaling one fourth (¼) or 100% of the balance due at the closing date of the cycle.

1 Any extension of credit, whether through credit cards, lines of credit or loans, is subject to credit approval. Certain conditions apply.

3 Subject to availability of funds in the line of credit. Other terms and conditions may apply.

BSmart Line of Credit

Line of Credit aimed at individuals in business (Doing Business As or DBAs) who need to convert current assets (accounts receivable and inventory) to cash or to cover small business operational expenses.

Features:

- This line ranges from \$5,000 up to a maximum of \$100,000.
- The customer has two ways to activate or use the line of credit:



- issue a check, once the available balance in the checking section and the investment section of the account is used up;
- issue a check directly against the line of credit, regardless of the balance in the checking or investment sections.

Annual Fee:

- \$5,000 to \$9,999 = \$50
- \$10,000 = \$100
- \$10,001 to \$25,000 = \$200
- \$25,001 to \$50,000 = \$300
- \$50,001 to \$100,000 = \$350

Interest Rates

- The interest charged on the funds used will be based on a margin above the prime rate and will vary depending on the customer's credit risk rating and collateral.
- This finance charge will be debited monthly from the customer's checking account.
- The payment of principal will depend on the minimum payment and frequency negotiated between the Officer and the customer.

Payment structure

- Daily - The system will debit daily the funds that are deposited in the checking account until the debt is retired. The customer must make a minimum payment of 1/24 of the total debt by the close of the month.

1 Any extension of credit, whether through credit cards, lines of credit or loans, is subject to credit approval. Certain conditions apply.

3 Subject to availability of funds in the line of credit. Other terms and conditions may apply.

Start-Up

Commercial program designed for startup business owners.

Features:

- Loans up to \$50,000 designed for StartUps
- Business account with 12 months free of service charge
- Access to Mi Banco Comercial with 12 months free of charge³
- Business Coaching free of charge during the term of the loan
- Networking events to connect with other entrepreneur
- Term loan of 4 years

Loan Payment Structure:

- Months 1 through 6 months - Interest only payments at 3%
- Months 7 through 12 - Interest at 6% and principal amortization of 1% per month
- Months 13 through 48 - Outstanding balance is amortized over 36 months at a rate of 6%.

Additional financial components

- Up to one-year revolving facilities for working capital at P + 5.00%.
- Commercial credit cards at a rate determined upon credit evaluation.
- A business coach free of charge during the term of the loan. This service will be provided by an external organization: 100Ventures Business Accelerator.

- Business checking account with 12 months free of services charges. After these 12 months, regular account charges apply.
- Online banking with 12 months free of access charge. After these 12 months, regular access charges apply.
- The funds may be used for: equipment purchases, leasehold improvements, inventory, marketing and working capital, among others.
- The loan may not be used for neither the repayment of any outstanding debts the borrower may have (credit cards, personal loans, etc.), nor real estate acquisition.

Subject to credit approval. The program is part of a limited fund, funds will be awarded to the first qualifying customers while the funds are available.

2Member FDIC. Available for FlexiBusiness Account and B-Smart accounts; After 12 months, regular account charges will apply. Visit popular.com/cuentas-comerciales for more information. These services are not available in countries that are subject to the U.S. Treasury (OFAC), trade embargoes, or economic sanctions programs.

3After the 12 months, the regular fees of Mi Banco Comercial will apply. Visit popular.com/mibanco-comercial or contact us for more information on service charges and promotional offers.

4If you need help filling out the balance sheet, income and expenses, or income and expense projections, you can use the templates provided.

Mortgage Loans

FHA Loan

If you're thinking about buying your primary residence, this might be your option:

Benefits:

- Insured by the Federal Housing Administration (FHA).
- Finance up to 96.5% of your primary residence's sales price, which lowers the amount of your down payment.
- The maximum amount approved will depend on the municipality where the property is located.

These offers require the applicant to obtain a minimum representative credit score of 740, as defined by Government-Sponsored Enterprises. For customers who apply no later than March 23, 2024. Customers' qualification must meet the Qualified Mortgage (QM) criteria, as set forth by the Consumer Financial Protection Bureau. The interest rate on offers published in the media by Popular Mortgage will be in effect for 45 calendar days from the date of filing, if the application is filed on or before March 23, 2024. Once the application is filed, you will have a period of 45



calendar days to complete the documentation and have it approved. If the application is not approved within the 45 calendar day period, your interest rate will be revised in accordance with the conventional "conforming" or FHA offer, as applicable, in effect on the date of approval. Once the loan is approved, a period of 15 calendar days will be established to close the transaction. If you do not close within the 15-day period, the interest rate will change.

Payments do not include insurance items or contributions and will be higher. The payouts in the examples have been rounded to the nearest dollar.

1Example: FHA – Requires payment of 4.125% points per discount.

Offer for Federal Housing Administration (FHA) mortgage-insured loans, on one-unit homes, from \$100,000 to a maximum of \$498,257 or according to the limits per municipality established by the Agency. For FHA loans with a Loan-to-Value (LTV) of up to 96.5% on sale, 97.75% on refinancing with no surplus, and 80% with surplus. For streamline loans and loans in certain condominiums, other offers and requirements apply.

VA Home Loan

Are you a veteran, widow(er) of a veteran, or a member of the National Guard? Here's the solution:

Benefits:

- This option allows you to finance or refinance up to 100% of the property's price or appraised value and it's guaranteed by the Veterans Administration (VA).

Requirements:

- Must meet the agency's eligibility and qualification requirements.
- This loan may require payment of a funding fee.

These offers require the applicant to obtain a minimum representative credit score of 740, as defined by Government-Sponsored Enterprises. For customers who apply no later than March 23, 2024. Customers' qualification must meet the Qualified Mortgage (QM) criteria, as set forth by the Consumer Financial Protection Bureau. The interest rate on offers published in the media by Popular Mortgage will be in effect for 45 calendar days from the date of filing, if the application is filed on or before March 23, 2024. Once the application is filed, you will have a period of 45 calendar days to complete the documentation and have it approved. If the application is not approved within the 45 calendar day period, your interest rate will be revised in accordance with the conventional "conforming" or FHA offer, as applicable, in effect on the date of approval. Once the loan is approved, a period of 15 calendar days will be established to close the transaction. If you do not close within the 15-day period, the interest rate will change.

Payments do not include insurance items or contributions and will be higher. The payouts in the examples have been rounded to the nearest dollar.

Streamline

If the time has come to lower your annual interest and/or monthly payment and you have an FHA, VA, or Rural Development loan, this is the mortgage for you:

Benefits:

- The mortgage application and approval process is simpler because a new appraisal is not required.

Requirements:



- Must meet the eligibility requirements set by HUD, VA, and Rural Development.

These offers require the applicant to obtain a minimum representative credit score of 740, as defined by Government-Sponsored Enterprises. For customers who apply no later than March 23, 2024. Customers' qualification must meet the Qualified Mortgage (QM) criteria, as set forth by the Consumer Financial Protection Bureau. The interest rate on offers published in the media by Popular Mortgage will be in effect for 45 calendar days from the date of filing, if the application is filed on or before March 23, 2024. Once the application is filed, you will have a period of 45 calendar days to complete the documentation and have it approved. If the application is not approved within the 45 calendar day period, your interest rate will be revised in accordance with the conventional "conforming" or FHA offer, as applicable, in effect on the date of approval. Once the loan is approved, a period of 15 calendar days will be established to close the transaction. If you do not close within the 15-day period, the interest rate will change.

Payments do not include insurance items or contributions and will be higher. The payouts in the examples have been rounded to the nearest dollar.

Rural Development

Do you have different options for purchasing a property in a suburban or rural area? This is the loan you should consider:

Benefits:

- Available to purchase a residence in eligible rural areas.
- Gives you great savings since it does not require prompt payment, as long as the appraisal value is equal to or greater than the sale price.
- Guaranteed by the U.S. Department of Agriculture (USDA).
- Refinance alternative available for loans that were initially guaranteed by the agency.

These offers require the applicant to obtain a minimum representative credit score of 740, as defined by Government-Sponsored Enterprises. For customers who apply no later than March 23, 2024. Customers' qualification must meet the Qualified Mortgage (QM) criteria, as set forth by the Consumer Financial Protection Bureau. The interest rate on offers published in the media by Popular Mortgage will be in effect for 45 calendar days from the date of filing, if the application is filed on or before March 23, 2024. Once the application is filed, you will have a period of 45 calendar days to complete the documentation and have it approved. If the application is not approved within the 45 calendar day period, your interest rate will be revised in accordance with the conventional "conforming" or FHA offer, as applicable, in effect on the date of approval. Once the loan is approved, a period of 15 calendar days will be established to close the transaction. If you do not close within the 15-day period, the interest rate will change. Payments do not include insurance items or contributions and will be higher. The payouts in the examples have been rounded to the nearest dollar.

FHA 203k3

More funding, more opportunities:

Benefits:

- Buy or refinance to repair damage and make improvements.
- Finance up to 110% of your property's projected appraisal value.

These offers require the applicant to obtain a minimum representative credit score of 740, as defined by Government-Sponsored Enterprises. For customers who apply no later than March 23, 2024. Customers' qualification must meet the Qualified Mortgage (QM) criteria, as set forth by the Consumer Financial Protection Bureau. The interest rate on offers published in the media by Popular Mortgage will be in effect for 45 calendar days from the date of filing, if the application is filed on or before March 23, 2024. Once the application is filed, you will have a period of 45



calendar days to complete the documentation and have it approved. If the application is not approved within the 45 calendar day period, your interest rate will be revised in accordance with the conventional "conforming" or FHA offer, as applicable, in effect on the date of approval. Once the loan is approved, a period of 15 calendar days will be established to close the transaction. If you do not close within the 15-day period, the interest rate will change. Payments do not include insurance items or contributions and will be higher. The payouts in the examples have been rounded to the nearest dollar.

3Conventional Example – Requires payment of 3.75% points per discount.

Offer for conventional loans "conforming" with an "Approved Eligible" recommendation from FNMA's "DU" system or "Accept Plus" from Freddie Mac's "LP" system, on first residences of a unit, from \$100,000 to a maximum of \$766,550 with a maximum Loan-to-Value (LTV) on sales of up to 80%, without private mortgage insurance, and up to 95% with private mortgage insurance. In refinances of first residences, up to 60% LTV with surplus and 80% without surplus, both without private mortgage insurance, and up to 90% LTV without surplus with private mortgage insurance. For loans over \$766,550, second homes, properties for investment purposes and condominium properties, other offers and requirements apply.

Conventional Conforming

If you are considering a sale or refinancing of a property, whether it is your primary, secondary or investment residence, this is the ideal mortgage product for you:

Benefits:

- Finance up to \$766,550 on one-unit properties, and even more on two- to four-unit properties.
- By meeting the requirements set by investors, you will be able to be eligible for more competitive interest rates.

These offers require the applicant to obtain a minimum representative credit score of 740, as defined by Government-Sponsored Enterprises. For customers who apply no later than March 23, 2024. Customers' qualification must meet the Qualified Mortgage (QM) criteria, as set forth by the Consumer Financial Protection Bureau. The interest rate on offers published in the media by Popular Mortgage will be in effect for 45 calendar days from the date of filing, if the application is filed on or before March 23, 2024. Once the application is filed, you will have a period of 45 calendar days to complete the documentation and have it approved. If the application is not approved within the 45 calendar day period, your interest rate will be revised in accordance with the conventional "conforming" or FHA offer, as applicable, in effect on the date of approval. Once the loan is approved, a period of 15 calendar days will be established to close the transaction. If you do not close within the 15-day period, the interest rate will change. Payments do not include insurance items or contributions and will be higher. The payouts in the examples have been rounded to the nearest dollar.

Conventional No-Conforme

Are you looking for a loan that gives you flexibility?

Benefits:

- Finance amounts over \$766,550 by meeting the requirements established by Popular with this type of non-conforming conventional loan.

These offers require the applicant to obtain a minimum representative credit score of 740, as defined by Government-Sponsored Enterprises. For customers who apply no later than March 23, 2024. Customers' qualification must meet the Qualified Mortgage (QM) criteria, as set forth by the Consumer Financial Protection Bureau. The interest rate on offers published in the media by Popular Mortgage will be in effect for 45 calendar days from the date of filing, if the application is filed on or before March 23, 2024. Once the application is filed, you will have a period of 45 calendar days to complete the documentation and have it approved. If the application is not approved within the 45 calendar day period, your interest rate will be revised in accordance with the conventional "conforming" or FHA offer, as applicable, in effect on the date of approval. Once the loan is approved, a period of 15 calendar days will be established to close the transaction. If you do not close within the 15-day period, the interest rate will change. Payments do not include insurance items or contributions and will be higher. The payouts in the examples have been rounded to the nearest dollar.



POPULAR

2Conventional Example – Requires payment of 3.75% points per discount.

DEPOSIT ACCOUNTS DESCRIPTION 2024

Individual Deposit Accounts

Savings Account

Ahorro a Toda Hora

Ahorro a Toda Hora® is a simple savings account that gives you access to your money 24 hours a day.

Account Features:

- \$15 minimum deposit needed to open account.
- \$4 monthly service fee, if the balance on any day of the monthly cycle is less than \$500.
- Accrues tiered interest, if the average daily balance for the cycle is equal to or greater than \$500.
- Tiered interest rate, if the average daily balance of the cycle is equal or greater than \$500
- Unlimited **FREE** transactions at over 600 Banco Popular ATM's
- [ATH® card](#) and [ATH® International](#) Card

ATH Pop®

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

Benefits for parents:

- Open it with no minimum deposit
- Monitor your account activity with My Bank Alerts¹
- Wire money with My Bank or ATH Mobile®²
- Automatically deposit into your account the excess amount from your transactions with Direct Savings³
- Access the app My Mobile Bank 24/7 to check your balance, deposit Checks⁴ and much more

- Deposit cash or checks at more than 250 ATMs around the island identified with Easy Deposit5

Benefits for your children:

- Your first ATH® card gives you freedom to make transactions
- Learn how to save and manage your money from an early age with Mi Banco Móvil
- Develop budgeting skills with the Mi Banco money management tool
- Withdraw cash at one of our more than 600 ATMs around the island
- Make transactions online and in establishments around the world with the ATH International Visa debit card®
- Choose between one of the two designs available for your first ATH card®

SMS Alerts and Notifications is a free service that Banco Popular de PR offers to its customers. Text message or overage charges may apply depending on your wireless plan. Check with your service provider to learn more about your plan.

2It requires both the owner of the account that will receive the transfer and the one who sends it to be registered with the service. To register, you must have an active deposit account with a financial institution participating in ATH Móvil's service. Available to customers ages 13 and up. Other restrictions apply. Go to <http://athmovil.com> to register and view the terms and conditions or list of Participating Institutions. ATH Móvil is an ATH® Network Service of EVERTEC Group, LLC.

3The Direct Savings service applies to purchases made with your BPPR ATH® and ATH International cards at points of sale (POS). By taking advantage, the service will be effective the next business day.

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

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

5You will be able to use Easy Deposit only at ATMs identified with Easy Deposit. Any cash deposited before 9:30 p.m. on business days will be available for all types of transactions immediately. Cash deposits made after 9:30 p.m. on business and non-business days will be available only for purchases or withdrawals with the ATH.® 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. For the availability of deposited check funds, please refer to the Bank's Funds Availability Policy at any of our branches or in the Deposit Account Agreement.

Popular's websites and online services are not directed to children under the age of thirteen (13) and do not encourage such minors to provide their personal information. Accordingly, it is our policy that we do not knowingly collect information from children under the age of thirteen (13). If we become aware that we have collected such information, we will comply with the requirements of the Children's Online Privacy Protection Act (COPPA), including removing such information from our systems. For additional information about COPPA, you can access the Federal Trade Commission's website at: www.FTC.gov.

Cuenta de Ahorro y Desarrollo Individual (CADI)

The **Cuenta de Ahorro y Desarrollo Individual (CADI)** is a savings account created in coordination with the Housing Department's Administration for Community Revitalization (*Administración para la Revitalización de las Comunidades*, ARCo). The purpose is to offer an economic incentive for families living in public housing projects to open a savings account. In order to participate, the person must visit ARCo's offices. The customer will receive a matching grant of one dollar for every dollar saved, up to \$2,000. The funds must be used for property acquisition costs, construction or reconstruction of a residence including down payments and/or closing costs of a

home. The funds may also be used to cover personal educational expenses or of any direct family member.

Account Features:

- Initial minimum deposit of \$25.
- Requires continuous monthly deposits of at least \$15
- \$0 monthly service fee.
- Do not require minimum monthly balance.
- 20% discount on daily rental with Popular Auto.
- One free branch withdrawal per cycle.
- Monthly statement.
- 0.55% Interest rate if the cycle base average daily balance is equal to or more than \$100
- 0.55% APY if the cycle base average daily balance is equal to or more than \$100

The matching of funds is received by the client at the end of the specified time by means of a check payable to the institution that provides the study or mortgage services.

Funds in the account may not be pledged, assigned or transferred to third parties or institutions in any guarantee of loans or other obligations.

The withdrawal to acquire a first home is always total and entails the closure of the account.

The Retreat For post-secondary study expenses, it can be partial or total. If it is partial, the branch must convert the account to a Savings Schedule or to the account of the customer's choice.

Club del Ahorro

Club del Ahorro is a bank account for parents, grandparents, or legal guardians that helps your children understand the importance of saving and prepares them for a responsible financial future with benefits such as:

Account Features:

- **\$0 minimum deposit needed to open account.**
- A minimum monthly balance is not required
- Earns interest when the average daily balance in the cycle is equal or greater than \$1.00.
- Allows parents, grandparents, or legal guardians to transfer money from their accounts to the Club del Ahorro account.

Savings Club: Member FDIC. Product offered by Banco Popular de Puerto Rico. For children between the ages of 0 to 17 years. Popular's websites and online services are not directed to children under the age of thirteen (13) and do not encourage such minors to provide their personal information. Accordingly, it is our policy that we do not knowingly collect information from children under the age of thirteen (13). If we become aware that we have collected such information, we will comply with the requirements of the Children's Online Privacy Protection Act (COPPA), including removing such information from our systems. For additional information about COPPA, you can access the Federal Trade Commission's website at: www.FTC.gov.

U Save Account

Is a savings account where you decide:

- The savings amount and goal you want to achieve.
- From which Banco Popular account you want to transfer the funds to the U Save.
- The frequency you want to make transfers (weekly, biweekly, or monthly).
- The date you want to receive the funds once you reach your savings goal.¹
- To which Banco Popular account you want to transfer the funds once you achieve your savings goal.

Account Features:

- \$0 minimum deposit needed to open account.
- Earns interest if the average daily balance for the cycle is equal to or greater than \$1.00.
- \$0 monthly service fee.
- Save while you shop with the Direct Savings.²

¹ You can change the date to receive U Save funds; no fees at any time through Mi Banco or at a branch. A \$5.00 fee will apply if you make a partial or full U-Save withdrawal at one of our branches and another \$5.00 fee if you wish to receive your withdrawal money in a check. There will be no U-Save withdrawal fees if your withdrawal money is made via an online transfer through My Bank. For more details on fees, please refer to the U-Save Account Features and Fees.

² The Direct Savings service applies to purchases you make with your BPPR ATH® and ATH Internacional cards from your checking account at the point of sale (POS). When you are welcomed, the service will be automatically effective the next business day.

Checking Accounts

Cuenta Popular®

The first account in Puerto Rico that meets the national standards of the Bank On program for affordable, convenient, and moderate-cost accounts.

Affordable

- \$0 fee for overdrafts, unavailable funds, or insufficient funds.¹
- \$0 inactivity fees.²
- \$15 minimum deposit needed to open account.
- \$3 monthly service fee, if the balance is \$250 or more in the statement period.
- \$5 monthly service fee, if the balance is less than \$250 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.
- Ahorro Directo Service⁸ to automatically deposit your transactions' extra change into your account.
- More than 150 branches.
- Optional Reserve Line⁹ 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 Commissioner of Financial Institutions (OCIF, by its Spanish acronym), 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 (FlexiCuenta de Negocios y 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 the availability of funds in your account.

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 (FlexiCuenta de Negocios® & 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.



⁸The 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.

⁹Subject to credit approval. Certain restrictions apply. The Annual Percentage Rate (APR) for using the line is 17.99% APR.

MultiCuenta Popular®

MultiCuenta Popular® includes a checking section, a savings section with tiered interest, and a reserve line¹, all under the same account number.

Account Features:

- \$25 minimum deposit to open the account.
- \$8 monthly service fee, waived if on every day of the monthly cycle you maintain ONE of the following: Daily balance of \$500 or more in the checking section or \$1,000 or more in the savings section; or combined balance of \$10,000 or more in Individual Retirement Accounts (IRAs) and Certificates of Deposit (CDs) or \$25,000 or more in the CIMA Account.
- Savings section that accrues tiered interest, if the average daily balance for the cycle is equal to or greater than \$500.
- ATH® Card and ATH International
- FREE unlimited transactions at over 600 Banco Popular ATMs.
- Reservation Line optional up to \$50,000

Interest Rates:

- Tiered interest on the savings section on average daily balance of \$500 or more, which are computed and credited on a monthly basis
- Up to .25 preemptive interest on new certificates of deposit depending on the total balance of the client's deposit accounts with Popular as of the date of opening the CD

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

Up to .25 preemptive interest on new certificates of deposit depending on the total balance of the client's deposit accounts with Popular as of the date of opening the CD (not valid when combined with other offers and does not apply to CD5). This benefit prevails on each renewal until the customer cancels the CD.

Popular Plus®

The Popular Plus® generates interests in the checking and savings sections by meeting the required balance.¹

Account Features:

- \$50 minimum deposit needed to open account.
- \$12 monthly service fee, waived if you maintain ONE of the following:
 - Average balance in the monthly statement cycle that when adding the checking section and Money Market Savings is \$2,500 or more;
 - Or combined balance of \$25,000 or more in Individual Retirement Accounts (IRAs) and Certificates of Deposit (CDs) or \$25,000 or more in the CIMA Account.
- Overdraft margin for electronic transactions (ATH and POS). Free ATH Debit Card & Debit Card ATH International Platinum
- Unlimited transactions at over 550 Banco Popular ATM's
- Up to \$50,000 optional Reserve Line of Credit

Additional benefits:

- Tiered interest-yielding savings section, if the average daily balance of the cycle is equal or greater than \$500
- Money Market Savings section provides interest rates of up to 0.45% and APY of up to 0.45%
- Interest-bearing checking sections, if the average daily balance of the cycle is equal or greater than \$500
- Checking section provides interest rates of 0.15% and APY of 0.15%

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

Private Management Account

This account, designed exclusively for Popular One clients, offers the following benefits:

- A consolidated statement that includes all your client relationships with Popular, Inc.
- Scaled interests according to the average daily balance and credited monthly.
- Reserve Line of Credit from \$500 up to \$50,000¹.
- Certificates of Deposits.
- Line of Credit¹ guaranteed by assets in Popular Securities² starting at \$25,000.

- ATH® Platinum International card.
- First order of checks, free. Subsequent orders vary based on design and shipping.
- Unlimited no -fee check writing.

Account Services:

- Through Internet Banking.
- Phone access through TeleBanco Popular®.
- Unlimited transactions on all Banco Popular ATMs and on purchases in over 30,000 establishments.

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

²Investment products and services are offered through Popular Securities, Inc., a registered broker/dealer, member FINRA and SIPC. Popular Securities, Inc., is a subsidiary of Popular, Inc. and an affiliate of Banco Popular de Puerto Rico. Investment products are not FDIC insured, are not deposits or obligations, nor are they guaranteed by Banco Popular de Puerto Rico, and involve risks, including the possible loss of principal invested. Popular, Inc., and Banco Popular de Puerto Rico are not registered brokers.

Electronic Accounts

Acceso Popular

Acceso Popular is an affordable account with a transactions section and a savings section that generates interests.

Account Features:

- \$15 minimum deposit needed to open 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 monthly cycle.
- Monthly fee of \$1.50 if you receive e-Statement and a Direct Deposit in the monthly cycle.
- ATH® Card and ATH® International card.
- Unlimited FREE transactions at over 600 Banco Popular ATM's.
- Two sections under the same account number: one for transactions and another for savings.



Additional benefits:

- Fixed 0.10% interest rates or 0.10% APY in the savings section, if the average daily balance of the cycle is equal or greater than \$500.
- Savings protection tool: withdrawals from the savings section must take place at a branch.
- Optional automatic transfers starting at \$5.00 from the transaction section to the savings section.
- Optional Reserve Line of Credit of up to \$50,000¹

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

Acceso Universitario

Acceso Universitario 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 deposit needed to open 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; or
- \$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 or 0.10% APY in the savings section, if the average daily balance of the cycle is equal or greater than \$500.
- Savings protection tool: withdrawals from the savings section must take place at a branch.
- Automatic transfers starting at \$5.00 from the transaction section to the savings section.

Subject to credit approval. Certain restrictions apply. The Annual Percentage Rate (APR) for line utilization is 17.99% APR.
e-account

E-Account

A fully online checking account.

Account Features:

- ATH[®] and ATH[®] International debit cards
- \$0 initial opening deposit
- Access to Popular tools to manage the account and conduct transactions
 - Mi Banco Online
 - Mi Banco Mobile
 - TeleBanco Popular[®]
 - Security tools
- Optional Reserve Line of up to \$50,000³
- \$0 monthly service charge after completing ONE of the following: receiving a direct deposit, or making an electronic payment using the automatic answering system or Internet Banking
- In addition, you can order checks through TeleBanco Popular[®] or by visiting one of our branches⁴

¹ Under certain conditions, you may be required to provide certain information that must be submitted by you to one of our branches.

Accounts are opened on business days only. If you attempt to open an account on a Saturday, Sunday, or federal holiday, it will be processed the next business day.

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

³ To use checks, you must register your signature by visiting any of our branches. Each check order has an additional cost. To order your checks, call (787) 724-3650 (Puerto Rico) or 1-888-724-3650 (U.S./Virgin Islands).

CD Cima

An electronic individual account that offers an attractive interest rate, such as a certificate of deposit, but with the flexibility of a deposit account.

Benefits:

- It generates a guaranteed interest rate according to the term selected.
- You can select the term that best fits your needs, from 7 days to 10 years. You chose the term.
- Interests can be credited to your Banco Popular checking or savings account or you can also capitalize them in the certificate.
- Minimum opening balance: \$1,000.
- Free withdrawals at Popular branches
- 2 free withdrawals at (ATM)
- Scaled Interest from 0.15% up to 0.80% if daily average balance is up to \$500 or more

¹Member FDIC. Product offered by Banco Popular de Puerto Rico. Penalties for cancellation before expiration: If the term is less than 365 days: 90 days of interest. If the term is 365 days or more: 180 days of interest.

Commercial Accounts

B-Smart®

The B-Smart account is designed for DBA's (Doing Business As) or professionals who are not incorporated / associated, or who belong to sports clubs, graduating classes, charitable groups.

Benefits:

- Unlimited electronic transactions².
- 15 transactions in paper free of cost³.
- ATH® card and ATH® International Visa Platinum card free of cost⁵.
- \$0 service charges if you maintain the combined average balance⁶.
- 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 \$100,000¹
- Receive your commercial account statement in electronic format with e-Commercial Statement.
- Business Credit Protection Plan⁸.
- Free of cost Ahorro Directo service.

Additional features:

- Option to establish a savings account or a Reserve Line of Credit

Savings account features:

- Scaled Interest rate payments based on average daily balance of savings account
- Funds can be managed in 2 ways:
 - Manual: Client manages funds and authorizes every transaction between checking and savings account for the required amount
 - Automatic: Automatic daily transfers are made to the savings account based on the excess of compensable balance established in the checking account. Note, this balance must be greater than \$1,000 and in multiples of \$1,000

Line of Credit Features:

- Line of credit from \$5,000 up to \$100,000
- Activated by authorized checks or debits against the checking account automatically when the funds in that section are exhausted. It can also be activated by checks drawn directly against the line of credit.
- Daily minimum payments are required. The minimum payout amount is 1/24 (twenty-fourth) of the balance due.

Toda extensión de crédito, ya sea a través de tarjetas de crédito, líneas de crédito o préstamos, está sujeta a aprobación de crédito. Ciertas condiciones aplican.

2Se consideran transacciones electrónicas: Depósito Fácil (depósitos a través de cajeros automáticos ATM), Depósito Fácil Móvil, Remote Deposit, ACH, Transferencias cablegráficas, ATH Móvil, Telepago y POS.

3Aplicará un cargo de \$0.50 por cada transacción en papel en exceso de 15 durante el ciclo. Se consideran transacciones en papel cheques pagados, cheques depositados, y hojas de depósito. Las transacciones electrónicas no cuentan para el cálculo de transacciones en exceso.

4Aplicará un cargo de \$0.50 por cada transacción en papel en exceso de 30 durante el ciclo. Se consideran transacciones en papel cheques pagados, cheques depositados, y hojas de depósito. Las transacciones electrónicas no cuentan para el cálculo de transacciones en exceso.

5Disponible solo para cuentas con firmas indistintas y/o cuentas de un solo firmante.

6Se requiere un balance promedio en la sección de cheques y ahorros (balance combinado) de \$500 o más para evitar un cargo por servicio mensual de \$5. No obstante, de recibir el estado de cuenta únicamente de forma electrónica (PDF) obtendrá un descuento de \$2.

7Se requiere un balance promedio en la sección de cheques y ahorros (balance combinado) de \$2,500 o más para evitar un cargo por servicio mensual de \$12. No obstante, de recibir el estado de cuenta únicamente de forma electrónica (PDF) obtendrá un descuento de \$2.

8Suscrito por Chubb Insurance Company of Puerto Rico. Sujeto a términos y condiciones de la Póliza. Los productos de seguros no son un depósito u otra obligación de, o garantizados por el Banco o sus afiliadas; no son asegurados por la FDIC, ni cualquier otra agencia del gobierno, el Banco o sus afiliadas.

9Los productos y servicios comerciales de Popular Business Solutions conllevan cargos mensuales y/o cargos por volumen de transacción de acuerdo al producto o servicio que se adquiera. Para información y detalles del precio de los productos y servicios comerciales, puede comunicarse con el Centro de Apoyo Comercial al 787-756-3939, con su Oficial de Relación.

FlexiCuenta de Negocios®

This business checking account meets the specific needs of small businesses, medium-size businesses and corporations. It offers a savings section and a line of credit¹ under a single account number, making it easier to manage and keep track of your funds.

Benefits:

- Unlimited electronic transactions².
- 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 balance⁷.

- The savings module pays tiered interest on your deposits. The greater the balance, the higher the interest rate received.
- Line of credit from \$10,000 up to \$250,000¹
- Receive your commercial account statement in electronic format with e-Commercial Statement.
- Business Credit Protection Plan⁸.

Additional features:

- Option to establish a FlexInversion or FlexiLinea account

FlexInversion features

- Scaled Interest payments based on the average daily balance in the FlexInversion section

FlexiLinea features:

- Credit Line from \$10,000 up to \$250,000
- Must be activated via:
 - Authorized checks or debits against the checking account automatically when funds run out in that section
 - Through special checks drawn directly on the Line of Credit
- The payment frequency and minimum payment available is daily - 1/24, monthly 1/1 (100%), 1/3, 1/12, 1/24 or 1/36 and quarterly 100%, 1/4

Toda extensión de crédito, ya sea a través de tarjetas de crédito, líneas de crédito o préstamos, está sujeta a aprobación de crédito. Ciertas condiciones aplican.

2Se consideran transacciones electrónicas: Depósito Fácil (depósitos a través de cajeros automáticos ATM), Depósito Fácil Móvil, Remote Deposit, ACH, Transferencias cablegráficas, ATH Móvil, Telepago y POS.

3Aplicará un cargo de \$0.50 por cada transacción en papel en exceso de 15 durante el ciclo. Se consideran transacciones en papel cheques pagados, cheques depositados, y hojas de depósito. Las transacciones electrónicas no cuentan para el cálculo de transacciones en exceso.

4Aplicará un cargo de \$0.50 por cada transacción en papel en exceso de 30 durante el ciclo. Se consideran transacciones en papel cheques pagados, cheques depositados, y hojas de depósito. Las transacciones electrónicas no cuentan para el cálculo de transacciones en exceso.

5Disponible solo para cuentas con firmas indistintas y/o cuentas de un solo firmante.

6Se requiere un balance promedio en la sección de cheques y ahorros (balance combinado) de \$500 o más para evitar un cargo por servicio mensual de \$5. No obstante, de recibir el estado de cuenta únicamente de forma electrónica (PDF) obtendrá un descuento de \$2.



7Se requiere un balance promedio en la sección de cheques y ahorros (balance combinado) de \$2,500 o más para evitar un cargo por servicio mensual de \$12. No obstante, de recibir el estado de cuenta únicamente de forma electrónica (PDF) obtendrá un descuento de \$2.

8Suscrito por Chubb Insurance Company of Puerto Rico. Sujeto a términos y condiciones de la Póliza. Los productos de seguros no son un depósito u otra obligación de, o garantizados por el Banco o sus afiliadas; no son asegurados por la FDIC, ni cualquier otra agencia del gobierno, el Banco o sus afiliadas.

9Los productos y servicios comerciales de Popular Business Solutions conllevan cargos mensuales y/o cargos por volumen de transacción de acuerdo al producto o servicio que se adquiera. Para información y detalles del precio de los productos y servicios comerciales, puede comunicarse con el Centro de Apoyo Comercial al 787-756-3939, con su Oficial de Relación.

Maxi Premium Non-Profit®

Checking account that generates interests directed at non-profit entities.

Benefits:

- Free access to ATH Regular and ATH International Platinum Business
- Monthly e-Commercial Statement
- Fixed interest of 0.50% if average daily balance is equal or greater than \$100
- Interest computed based on average daily balance and is credited monthly
- First 15 checks are free
- Promotional code available for 3, 6, or 12 months. (This feature requires approval from supervisor)

Additional Information:

- \$10 charge if the average daily balance of the cycle in checking is less than \$2,500
- Overdraft financing rate of 18.50% APR

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 105% 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.

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 with a maximum term of 30 years.
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 vehicle, securing the loan with the acquired asset – 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.

Credit Products offered by the Virgin Islands Mortgage Loans Department

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:

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.

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 with a maximum term of 30 years.
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 with 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. **Reserve Lines of Credit**
7. **Unsecured RBO loans (BPPR rehabilitation programs)**- maximum term ten (10) years.
8. **AAdvantage Visa Signature Plus**
9. **Jetblue Mastercard**
10. **Jetblue Mastercard Eleva**

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.

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 2024

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 just for college students. 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 Deposit 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
- ATMs Withdrawals from non-Popular Bank maybe subject to charges from the ATM owner.
- 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 you 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; \$50.00 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.

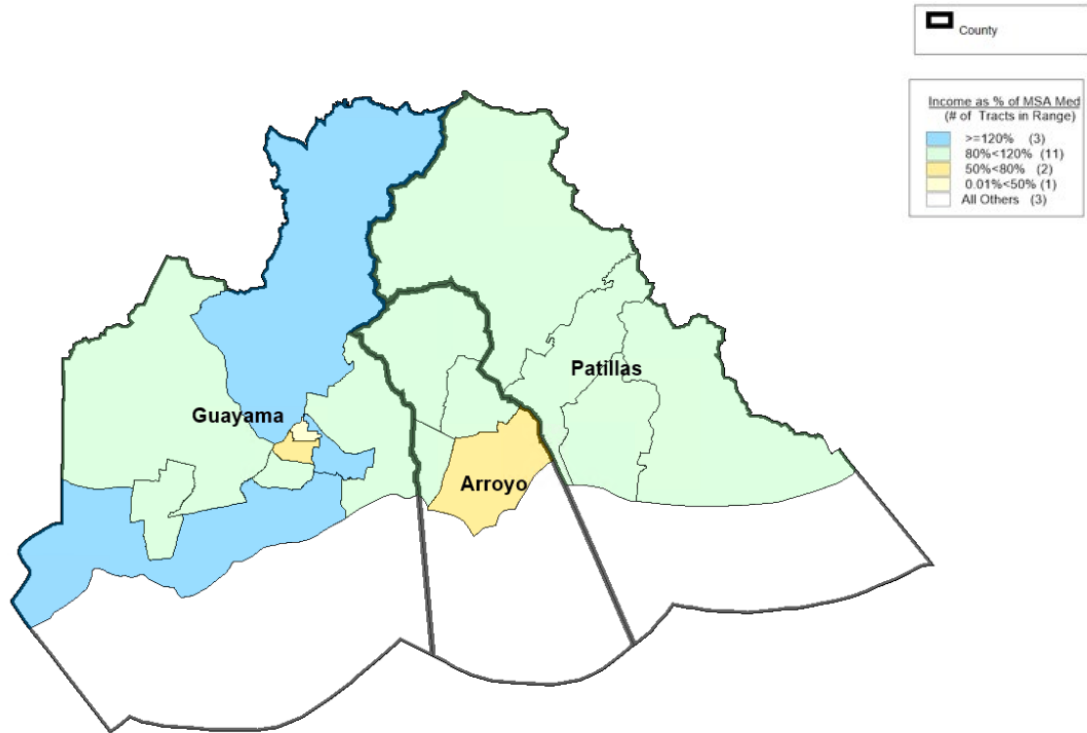
¹Subject to credit approval.



POPULAR

BPPR'S 2024 FACILITY BASED ASSESSMENT AREAS

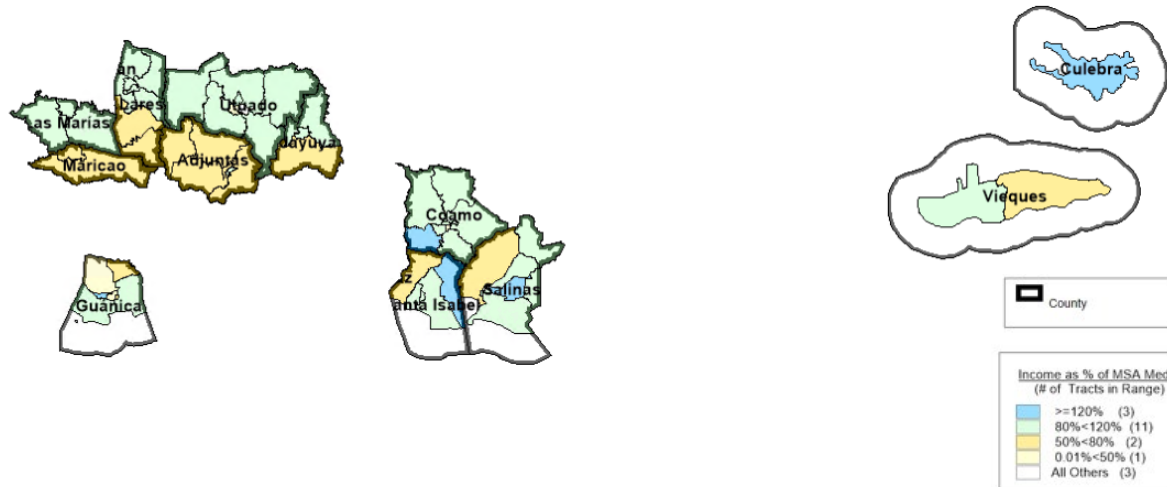
PR MSA 25020



STATE_CODE	STATE ABBR	MSA_NAME	MSA_CODE	COUNTY_NAME	COUNTY_CODE	TRAC1	INCOME LEVEL	DESIGNATION
72	PR	GUAYAMA, PR	25020	ARROYO	015	2801.01	3	MIDDLE
72	PR	GUAYAMA, PR	25020	ARROYO	015	2801.02	3	MIDDLE
72	PR	GUAYAMA, PR	25020	ARROYO	015	2802.01	3	MIDDLE
72	PR	GUAYAMA, PR	25020	ARROYO	015	2802.02	2	MODERATE
72	PR	GUAYAMA, PR	25020	ARROYO	015	9915.00	NA	
72	PR	GUAYAMA, PR	25020	GUAYAMA	057	2701.00	4	UPPER
72	PR	GUAYAMA, PR	25020	GUAYAMA	057	2702.01	4	UPPER
72	PR	GUAYAMA, PR	25020	GUAYAMA	057	2702.02	3	MIDDLE
72	PR	GUAYAMA, PR	25020	GUAYAMA	057	2703.00	3	MIDDLE
72	PR	GUAYAMA, PR	25020	GUAYAMA	057	2704.00	1	LOW
72	PR	GUAYAMA, PR	25020	GUAYAMA	057	2705.00	4	UPPER
72	PR	GUAYAMA, PR	25020	GUAYAMA	057	2706.00	2	MODERATE
72	PR	GUAYAMA, PR	25020	GUAYAMA	057	2707.00	3	MIDDLE
72	PR	GUAYAMA, PR	25020	GUAYAMA	057	2708.00	3	MIDDLE
72	PR	GUAYAMA, PR	25020	GUAYAMA	057	9926.00	NA	
72	PR	GUAYAMA, PR	25020	PATILLAS	109	2901.00	3	MIDDLE
72	PR	GUAYAMA, PR	25020	PATILLAS	109	2902.00	3	MIDDLE
72	PR	GUAYAMA, PR	25020	PATILLAS	109	2903.00	3	MIDDLE
72	PR	GUAYAMA, PR	25020	PATILLAS	109	2904.00	3	MIDDLE
72	PR	GUAYAMA, PR	25020	PATILLAS	109	9900.00	NA	

BPPR'S 2024 FACILITY BASED ASSESSMENT AREAS

PR Non MSA 99999



STATE_CODE	STATE_ABBR	MSA_NAME	MSA_CODE	COUNTY_NAME	COUNTY_CODE	TRACT	INCOME_LEVEL	DESIGNATION
72	PR	Outside MSA/MD	99999	ADJUNTAS	001	9563.00	2	MODERATE
72	PR	Outside MSA/MD	99999	ADJUNTAS	001	9564.00	2	MODERATE
72	PR	Outside MSA/MD	99999	ADJUNTAS	001	9565.00	2	MODERATE
72	PR	Outside MSA/MD	99999	ADJUNTAS	001	9566.00	2	MODERATE
72	PR	Outside MSA/MD	99999	ADJUNTAS	001	9567.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	ADJUNTAS	001	9568.00	2	MODERATE
72	PR	Outside MSA/MD	99999	COAMO	043	9539.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	COAMO	043	9540.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	COAMO	043	9541.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	COAMO	043	9542.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	COAMO	043	9543.00	1	LOW
72	PR	Outside MSA/MD	99999	COAMO	043	9544.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	COAMO	043	9545.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	COAMO	043	9546.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	COAMO	043	9547.00	4	UPPER
72	PR	Outside MSA/MD	99999	CULEBRA	049	9505.00	4	UPPER
72	PR	Outside MSA/MD	99999	CULEBRA	049	9905.01	NA	
72	PR	Outside MSA/MD	99999	GUÁNICA	055	9609.00	2	MODERATE
72	PR	Outside MSA/MD	99999	GUÁNICA	055	9610.00	1	LOW
72	PR	Outside MSA/MD	99999	GUÁNICA	055	9611.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	GUÁNICA	055	9612.00	2	MODERATE
72	PR	Outside MSA/MD	99999	GUÁNICA	055	9613.00	1	LOW
72	PR	Outside MSA/MD	99999	GUÁNICA	055	9614.00	4	UPPER
72	PR	Outside MSA/MD	99999	GUÁNICA	055	9615.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	GUÁNICA	055	9900.00	NA	
72	PR	Outside MSA/MD	99999	JAYUYA	073	9562.00	2	MODERATE
72	PR	Outside MSA/MD	99999	JAYUYA	073	9563.04	3	MIDDLE
72	PR	Outside MSA/MD	99999	JAYUYA	073	9563.05	3	MIDDLE
72	PR	Outside MSA/MD	99999	LARES	081	9577.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	LARES	081	9578.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	LARES	081	9579.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	LARES	081	9580.01	3	MIDDLE
72	PR	Outside MSA/MD	99999	LARES	081	9581.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	LARES	081	9582.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	LARES	081	9583.00	2	MODERATE
72	PR	Outside MSA/MD	99999	LARES	081	9584.00	2	MODERATE

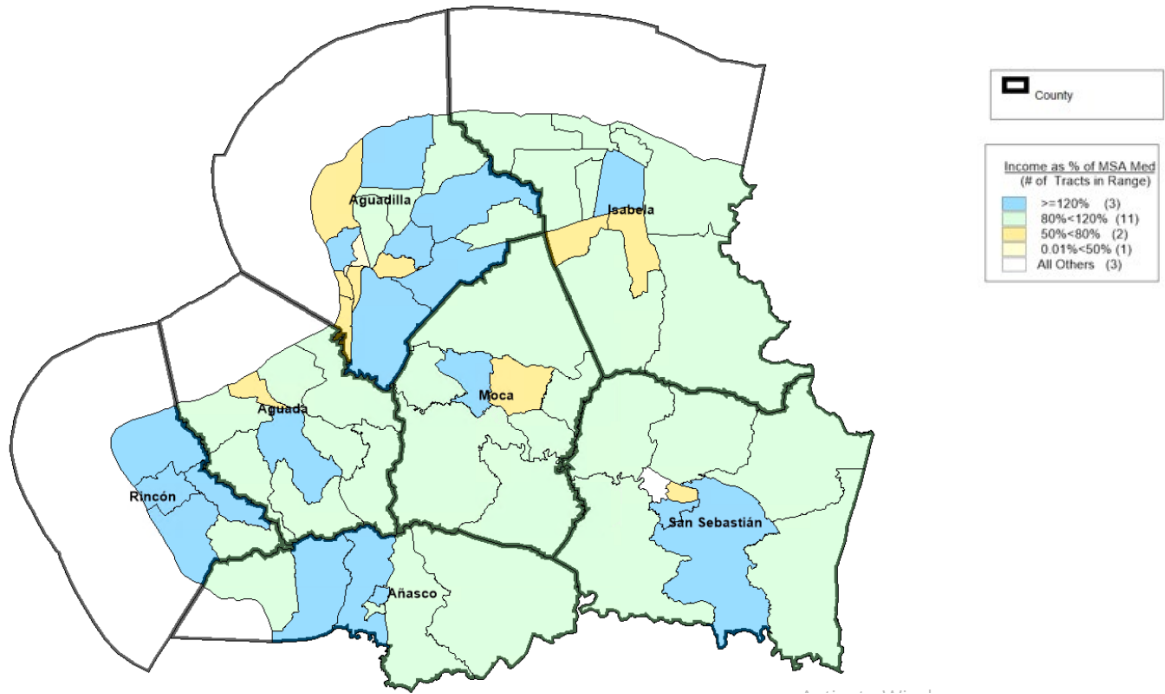
BPPR'S 2024 FACILITY BASED ASSESSMENT AREAS

PR Non MSA 99999

STATE_CODE	STATE_ABB	MSA_NAME	MSA_CODE	COUNTY_NAME	COUNTY_CODE	TRACT	INCOME_LEVEL	DESIGNATION
72	PR	Outside MSA/MD	99999	LAS MARÍAS	083	9597.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	LAS MARÍAS	083	9598.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	LAS MARÍAS	083	9599.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	MARICAO	093	9601.00	2	MODERATE
72	PR	Outside MSA/MD	99999	MARICAO	093	9602.00	2	MODERATE
72	PR	Outside MSA/MD	99999	SALINAS	123	9526.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	SALINAS	123	9527.00	2	MODERATE
72	PR	Outside MSA/MD	99999	SALINAS	123	9528.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	SALINAS	123	9529.01	3	MIDDLE
72	PR	Outside MSA/MD	99999	SALINAS	123	9529.02	4	UPPER
72	PR	Outside MSA/MD	99999	SALINAS	123	9530.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	SALINAS	123	9531.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	SALINAS	123	9532.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	SALINAS	123	9928.00	NA	
72	PR	Outside MSA/MD	99999	SANTA ISABEL	133	9533.00	4	UPPER
72	PR	Outside MSA/MD	99999	SANTA ISABEL	133	9535.00	2	MODERATE
72	PR	Outside MSA/MD	99999	SANTA ISABEL	133	9536.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	SANTA ISABEL	133	9537.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	SANTA ISABEL	133	9538.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	SANTA ISABEL	133	9900.00	NA	
72	PR	Outside MSA/MD	99999	UTUADO	141	9569.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	UTUADO	141	9570.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	UTUADO	141	9571.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	UTUADO	141	9572.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	UTUADO	141	9573.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	UTUADO	141	9574.00	1	LOW
72	PR	Outside MSA/MD	99999	UTUADO	141	9575.00	NA	
72	PR	Outside MSA/MD	99999	UTUADO	141	9576.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	VIEQUES	147	9505.00	3	MIDDLE
72	PR	Outside MSA/MD	99999	VIEQUES	147	9506.00	2	MODERATE
72	PR	Outside MSA/MD	99999	VIEQUES	147	9900.00	NA	

BPPR'S 2024 FACILITY BASED ASSESSMENT AREAS

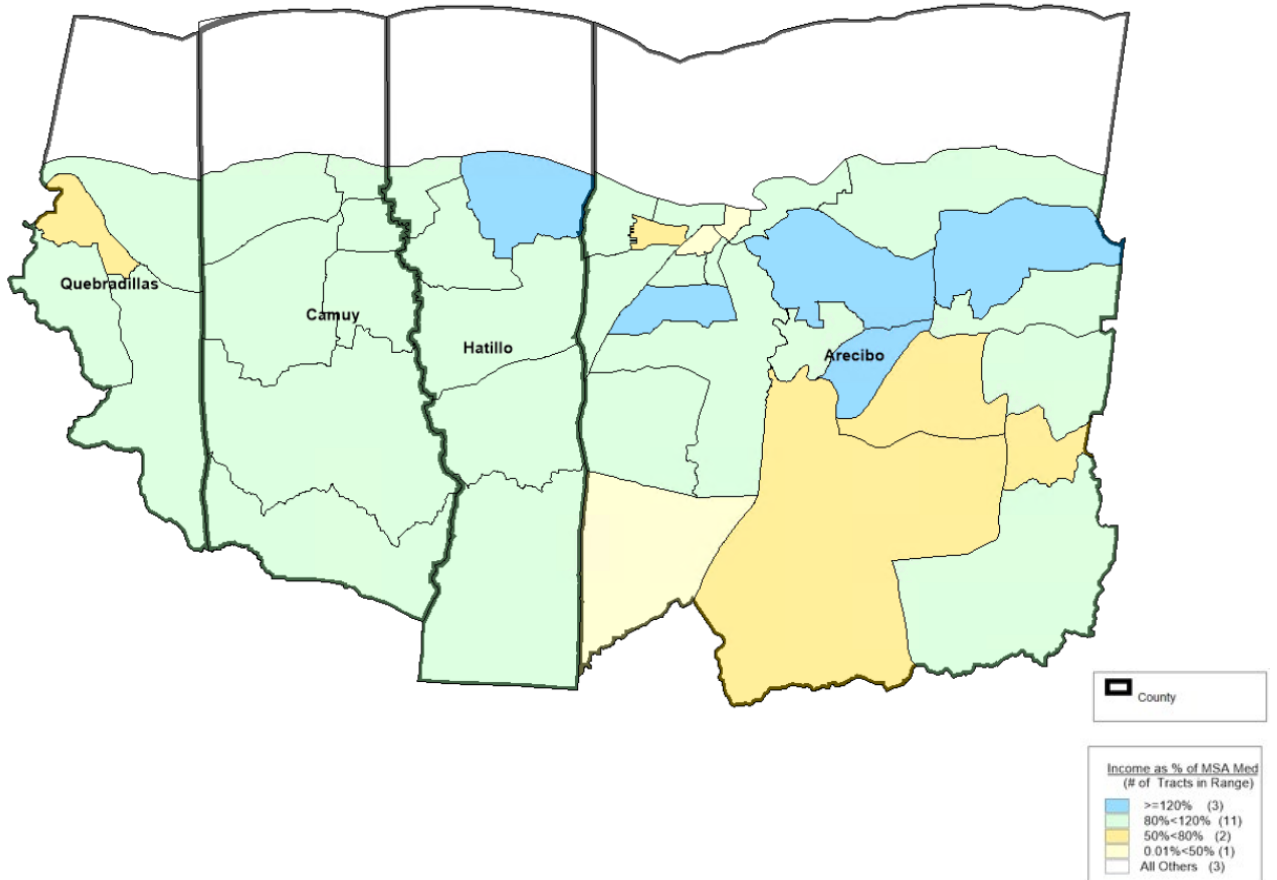
PR MSA 10380



STATE_CODE	STATE_ABB	MSA_NAME	MSA_CODE	COUNTY_NAME	COUNTY_CODE	TRACT	INCOME_LEVEL	DESIGNATION
72	PR	AGUADILLA, PR	10380	MOCA	099	4201.00	3	MIDDLE
72	PR	AGUADILLA, PR	10380	MOCA	099	4202.00	3	MIDDLE
72	PR	AGUADILLA, PR	10380	MOCA	099	4203.02	4	UPPER
72	PR	AGUADILLA, PR	10380	MOCA	099	4203.03	2	MODERATE
72	PR	AGUADILLA, PR	10380	MOCA	099	4203.04	3	MIDDLE
72	PR	AGUADILLA, PR	10380	MOCA	099	4204.01	3	MIDDLE
72	PR	AGUADILLA, PR	10380	MOCA	099	4204.02	3	MIDDLE
72	PR	AGUADILLA, PR	10380	MOCA	099	4205.00	3	MIDDLE
72	PR	AGUADILLA, PR	10380	RINCÓN	117	9594.01	4	UPPER
72	PR	AGUADILLA, PR	10380	RINCÓN	117	9594.02	4	UPPER
72	PR	AGUADILLA, PR	10380	RINCÓN	117	9595.00	4	UPPER
72	PR	AGUADILLA, PR	10380	RINCÓN	117	9596.01	3	MIDDLE
72	PR	AGUADILLA, PR	10380	RINCÓN	117	9596.02	4	UPPER
72	PR	AGUADILLA, PR	10380	RINCÓN	117	9904.00	NA	
72	PR	AGUADILLA, PR	10380	SAN SEBASTIÁN	131	0092.00	2	MODERATE
72	PR	AGUADILLA, PR	10380	SAN SEBASTIÁN	131	9585.00	3	MIDDLE
72	PR	AGUADILLA, PR	10380	SAN SEBASTIÁN	131	9587.00	3	MIDDLE
72	PR	AGUADILLA, PR	10380	SAN SEBASTIÁN	131	9588.00	3	MIDDLE
72	PR	AGUADILLA, PR	10380	SAN SEBASTIÁN	131	9589.00	NA	
72	PR	AGUADILLA, PR	10380	SAN SEBASTIÁN	131	9590.00	4	UPPER
72	PR	AGUADILLA, PR	10380	SAN SEBASTIÁN	131	9592.00	4	UPPER
72	PR	AGUADILLA, PR	10380	SAN SEBASTIÁN	131	9593.00	3	MIDDLE
72	PR	AGUADILLA, PR	10380	SAN SEBASTIÁN	131	9595.00	3	MIDDLE

BPPR'S 2024 FACILITY BASED ASSESSMENT AREAS

PR MSA 11640



STATE_COD	STATE_ABB	MSA_NAME	MSA_CODE	COUNTY_NAME	COUNTY_CODE	TRACT	INCOME_LEVEL	DESIGNATION
72	PR	ARECIBO, PR	11640	ARECIBO	013	3001.01	4	UPPER
72	PR	ARECIBO, PR	11640	ARECIBO	013	3001.02	3	MIDDLE
72	PR	ARECIBO, PR	11640	ARECIBO	013	3002.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	ARECIBO	013	3003.01	3	MIDDLE
72	PR	ARECIBO, PR	11640	ARECIBO	013	3003.02	4	UPPER
72	PR	ARECIBO, PR	11640	ARECIBO	013	3004.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	ARECIBO	013	3005.00	1	LOW
72	PR	ARECIBO, PR	11640	ARECIBO	013	3007.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	ARECIBO	013	3008.00	2	MODERATE
72	PR	ARECIBO, PR	11640	ARECIBO	013	3010.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	ARECIBO	013	3011.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	ARECIBO	013	3012.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	ARECIBO	013	3013.00	1	LOW
72	PR	ARECIBO, PR	11640	ARECIBO	013	3014.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	ARECIBO	013	3015.00	4	UPPER
72	PR	ARECIBO, PR	11640	ARECIBO	013	3016.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	ARECIBO	013	3017.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	ARECIBO	013	3018.00	1	LOW
72	PR	ARECIBO, PR	11640	ARECIBO	013	3019.00	2	MODERATE
72	PR	ARECIBO, PR	11640	ARECIBO	013	3020.00	4	UPPER
72	PR	ARECIBO, PR	11640	ARECIBO	013	3021.00	2	MODERATE
72	PR	ARECIBO, PR	11640	ARECIBO	013	3022.01	2	MODERATE
72	PR	ARECIBO, PR	11640	ARECIBO	013	3022.02	3	MIDDLE
72	PR	ARECIBO, PR	11640	ARECIBO	013	3023.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	ARECIBO	013	9929.00	NA	

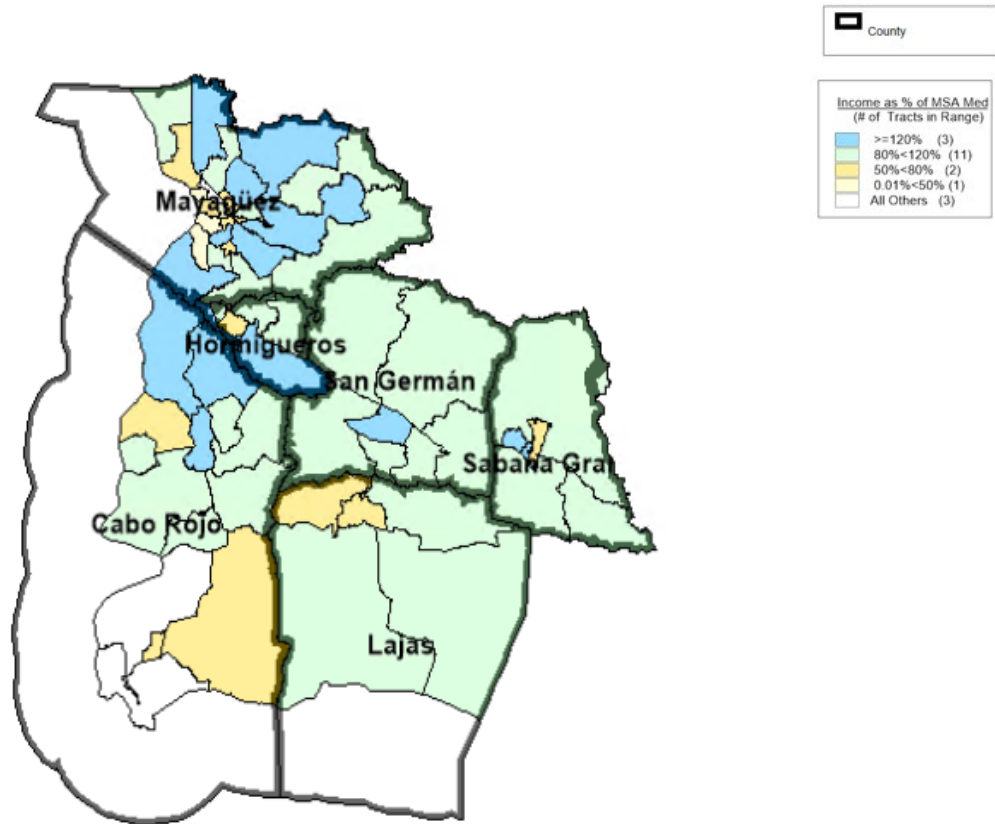
BPPR'S 2024 FACILITY BASED ASSESSMENT AREAS

PR MSA 11640

STATE_CODE	STATE_ABB	MSA_NAME	MSA_CODE	COUNTY_NAME	COUNTY_CODE	TRACT	INCOME_LEVEL	DESIGNATION
72	PR	ARECIBO, PR	11640	CAMUY	027	3201.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	CAMUY	027	3202.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	CAMUY	027	3203.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	CAMUY	027	3204.01	3	MIDDLE
72	PR	ARECIBO, PR	11640	CAMUY	027	3204.02	3	MIDDLE
72	PR	ARECIBO, PR	11640	CAMUY	027	3205.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	CAMUY	027	3206.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	CAMUY	027	9900.00	NA	
72	PR	ARECIBO, PR	11640	HATILLO	065	3101.00	4	UPPER
72	PR	ARECIBO, PR	11640	HATILLO	065	3102.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	HATILLO	065	3103.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	HATILLO	065	3104.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	HATILLO	065	3105.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	HATILLO	065	3106.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	HATILLO	065	9900.16	NA	
72	PR	ARECIBO, PR	11640	QUEBRADILLAS	115	3301.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	QUEBRADILLAS	115	3302.00	2	MODERATE
72	PR	ARECIBO, PR	11640	QUEBRADILLAS	115	3303.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	QUEBRADILLAS	115	3304.00	3	MIDDLE
72	PR	ARECIBO, PR	11640	QUEBRADILLAS	115	9900.00	NA	

BPPR'S 2024 FACILITY BASED ASSESSMENT AREAS

PR MSA 32420



STATE_CODE	STATE_ABB	MSA_NAME	MSA_CODE	COUNTY_NAME	COUNTY_CODE	TRACT	INCOME_LEVEL	DESIGNATION
72	PR	MAYAGUEZ, PR	32420	CABO ROJO	023	8301.01	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	CABO ROJO	023	8301.02	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	CABO ROJO	023	8302.01	4	UPPER
72	PR	MAYAGUEZ, PR	32420	CABO ROJO	023	8302.02	4	UPPER
72	PR	MAYAGUEZ, PR	32420	CABO ROJO	023	8303.00	4	UPPER
72	PR	MAYAGUEZ, PR	32420	CABO ROJO	023	8304.00	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	CABO ROJO	023	8305.02	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	CABO ROJO	023	8305.03	2	MODERATE
72	PR	MAYAGUEZ, PR	32420	CABO ROJO	023	8305.04	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	CABO ROJO	023	8306.05	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	CABO ROJO	023	8306.06	NA	
72	PR	MAYAGUEZ, PR	32420	CABO ROJO	023	8306.07	2	MODERATE
72	PR	MAYAGUEZ, PR	32420	CABO ROJO	023	8306.08	2	MODERATE
72	PR	MAYAGUEZ, PR	32420	CABO ROJO	023	9800.00	NA	
72	PR	MAYAGUEZ, PR	32420	CABO ROJO	023	9900.00	NA	
72	PR	MAYAGUEZ, PR	32420	HORMIGUEROS	067	8201.01	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	HORMIGUEROS	067	8201.02	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	HORMIGUEROS	067	8203.00	4	UPPER
72	PR	MAYAGUEZ, PR	32420	HORMIGUEROS	067	8204.00	2	MODERATE
72	PR	MAYAGUEZ, PR	32420	HORMIGUEROS	067	8205.00	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	LAJAS	079	8501.01	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	LAJAS	079	8501.02	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	LAJAS	079	8502.00	2	MODERATE
72	PR	MAYAGUEZ, PR	32420	LAJAS	079	8503.00	2	MODERATE
72	PR	MAYAGUEZ, PR	32420	LAJAS	079	8504.00	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	LAJAS	079	9911.00	NA	

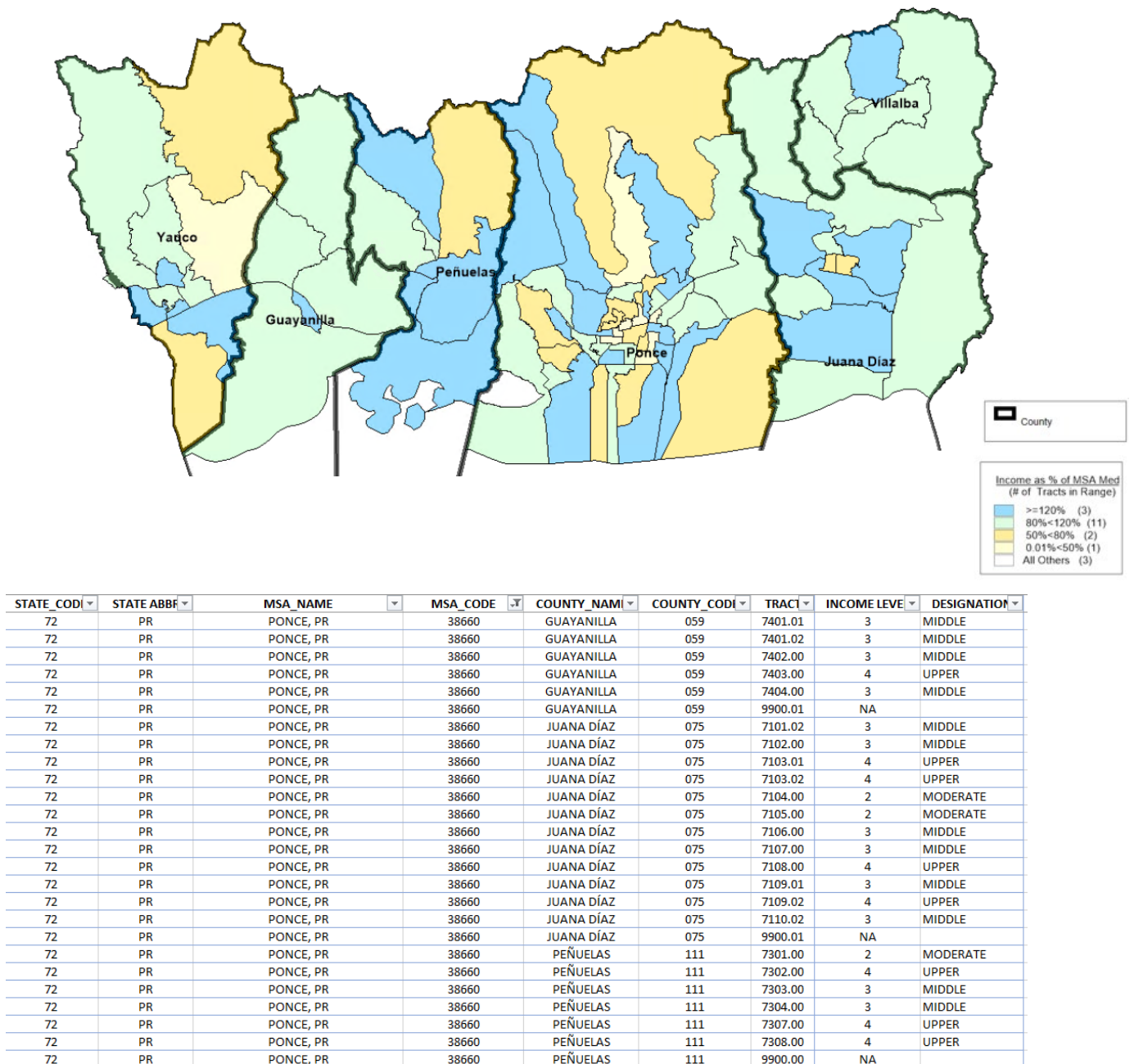
BPPR'S 2024 FACILITY BASED ASSESSMENT AREAS

PR MSA 32420

STATE_COD	STATE_ABB	MSA_NAME	MSA_CODE	COUNTY_NAME	COUNTY_CODE	TRAC	INCOME LEV	DESIGNATION
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0802.00	NA	
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0803.00	1	LOW
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0806.00	1	LOW
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0808.00	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0809.00	2	MODERATE
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0812.00	1	LOW
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0813.00	4	UPPER
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0815.01	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0815.22	4	UPPER
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0815.23	2	MODERATE
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0815.24	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0816.01	4	UPPER
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0816.02	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0817.00	4	UPPER
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0818.00	4	UPPER
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0819.00	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0820.01	4	UPPER
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0820.12	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0820.22	4	UPPER
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0821.02	1	LOW
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0821.03	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0821.04	2	MODERATE
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0822.00	2	MODERATE
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	0823.00	2	MODERATE
72	PR	MAYAGUEZ, PR	32420	MAYAGUEZ	097	9900.00	NA	
72	PR	MAYAGUEZ, PR	32420	SABANA GRANDE	121	9603.00	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	SABANA GRANDE	121	9604.00	4	UPPER
72	PR	MAYAGUEZ, PR	32420	SABANA GRANDE	121	9605.00	4	UPPER
72	PR	MAYAGUEZ, PR	32420	SABANA GRANDE	121	9606.00	2	MODERATE
72	PR	MAYAGUEZ, PR	32420	SABANA GRANDE	121	9607.00	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	SABANA GRANDE	121	9608.00	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	SAN GERMÁN	125	8401.00	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	SAN GERMÁN	125	8402.00	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	SAN GERMÁN	125	8403.00	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	SAN GERMÁN	125	8404.00	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	SAN GERMÁN	125	8405.00	4	UPPER
72	PR	MAYAGUEZ, PR	32420	SAN GERMÁN	125	8406.00	3	MIDDLE
72	PR	MAYAGUEZ, PR	32420	SAN GERMÁN	125	8407.00	3	MIDDLE

BPPR'S 2024 FACILITY BASED ASSESSMENT AREAS

PR MSA 38660

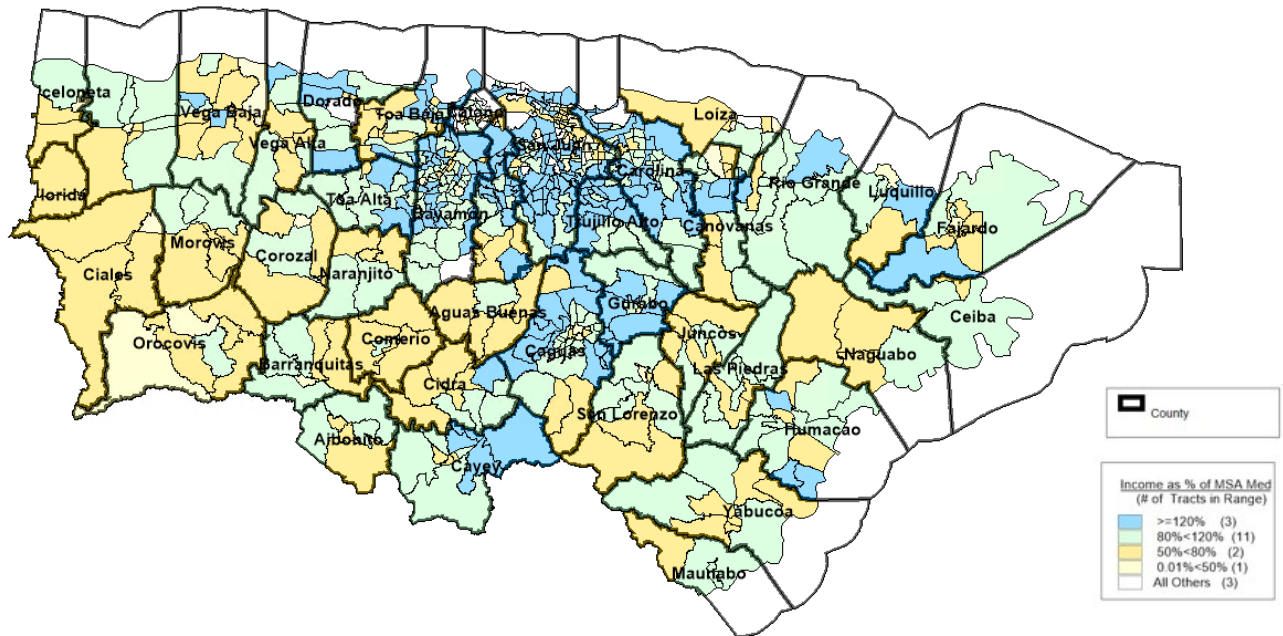


BPPR'S 2024 FACILITY BASED ASSESSMENT AREAS

STATE_COD ▾	STATE ABB ▾	MSA_NAME ▾	MSA_CODE ▾	COUNTY_NAME ▾	COUNTY_COD ▾	TRAC ▾	INCOME LEVÉ ▾	DESIGNATIO(▾
72	PR	PONCE, PR	38660	PONCE	113	0701.00	4	UPPER
72	PR	PONCE, PR	38660	PONCE	113	0702.01	3	MIDDLE
72	PR	PONCE, PR	38660	PONCE	113	0702.02	2	MODERATE
72	PR	PONCE, PR	38660	PONCE	113	0703.00	1	LOW
72	PR	PONCE, PR	38660	PONCE	113	0704.00	1	LOW
72	PR	PONCE, PR	38660	PONCE	113	0705.02	3	MIDDLE
72	PR	PONCE, PR	38660	PONCE	113	0705.03	4	UPPER
72	PR	PONCE, PR	38660	PONCE	113	0705.13	2	MODERATE
72	PR	PONCE, PR	38660	PONCE	113	0705.14	4	UPPER
72	PR	PONCE, PR	38660	PONCE	113	0705.22	3	MIDDLE
72	PR	PONCE, PR	38660	PONCE	113	0708.00	1	LOW
72	PR	PONCE, PR	38660	PONCE	113	0709.00	2	MODERATE
72	PR	PONCE, PR	38660	PONCE	113	0710.00	1	LOW
72	PR	PONCE, PR	38660	PONCE	113	0712.00	2	MODERATE
72	PR	PONCE, PR	38660	PONCE	113	0713.00	1	LOW
72	PR	PONCE, PR	38660	PONCE	113	0714.01	3	MIDDLE
72	PR	PONCE, PR	38660	PONCE	113	0714.02	3	MIDDLE
72	PR	PONCE, PR	38660	PONCE	113	0715.00	4	UPPER
72	PR	PONCE, PR	38660	PONCE	113	0716.01	3	MIDDLE
72	PR	PONCE, PR	38660	PONCE	113	0716.02	2	MODERATE
72	PR	PONCE, PR	38660	PONCE	113	0717.00	3	MIDDLE
72	PR	PONCE, PR	38660	PONCE	113	0718.00	2	MODERATE
72	PR	PONCE, PR	38660	PONCE	113	0719.00	1	LOW
72	PR	PONCE, PR	38660	PONCE	113	0720.00	4	UPPER
72	PR	PONCE, PR	38660	PONCE	113	0721.01	2	MODERATE
72	PR	PONCE, PR	38660	PONCE	113	0721.02	4	UPPER
72	PR	PONCE, PR	38660	PONCE	113	0722.01	3	MIDDLE
72	PR	PONCE, PR	38660	PONCE	113	0722.02	4	UPPER
72	PR	PONCE, PR	38660	PONCE	113	0723.00	2	MODERATE
72	PR	PONCE, PR	38660	PONCE	113	0724.00	3	MIDDLE
72	PR	PONCE, PR	38660	PONCE	113	0725.00	3	MIDDLE
72	PR	PONCE, PR	38660	PONCE	113	0726.00	2	MODERATE
72	PR	PONCE, PR	38660	PONCE	113	0727.01	4	UPPER
72	PR	PONCE, PR	38660	PONCE	113	0727.03	4	UPPER
72	PR	PONCE, PR	38660	PONCE	113	0727.04	1	LOW
72	PR	PONCE, PR	38660	PONCE	113	0729.00	4	UPPER
72	PR	PONCE, PR	38660	PONCE	113	0730.01	4	UPPER
72	PR	PONCE, PR	38660	PONCE	113	0730.02	3	MIDDLE
72	PR	PONCE, PR	38660	PONCE	113	0730.03	2	MODERATE
72	PR	PONCE, PR	38660	PONCE	113	0730.04	3	MIDDLE
72	PR	PONCE, PR	38660	PONCE	113	0730.05	4	UPPER
72	PR	PONCE, PR	38660	PONCE	113	0730.06	3	MIDDLE
72	PR	PONCE, PR	38660	PONCE	113	0730.09	2	MODERATE
72	PR	PONCE, PR	38660	PONCE	113	0730.10	4	UPPER
72	PR	PONCE, PR	38660	PONCE	113	9800.01	NA	
72	PR	PONCE, PR	38660	PONCE	113	9930.00	NA	
72	PR	PONCE, PR	38660	VILLALBA	149	7205.02	3	MIDDLE
72	PR	PONCE, PR	38660	VILLALBA	149	7205.03	4	UPPER
72	PR	PONCE, PR	38660	VILLALBA	149	7205.04	3	MIDDLE
72	PR	PONCE, PR	38660	YAUCO	153	7501.01	2	MODERATE
72	PR	PONCE, PR	38660	YAUCO	153	7501.02	1	LOW
72	PR	PONCE, PR	38660	YAUCO	153	7502.01	3	MIDDLE
72	PR	PONCE, PR	38660	YAUCO	153	7502.02	3	MIDDLE
72	PR	PONCE, PR	38660	YAUCO	153	7503.00	4	UPPER
72	PR	PONCE, PR	38660	YAUCO	153	7504.00	3	MIDDLE
72	PR	PONCE, PR	38660	YAUCO	153	7505.01	3	MIDDLE
72	PR	PONCE, PR	38660	YAUCO	153	7505.02	4	UPPER
72	PR	PONCE, PR	38660	YAUCO	153	7505.03	4	UPPER
72	PR	PONCE, PR	38660	YAUCO	153	7506.01	4	UPPER
72	PR	PONCE, PR	38660	YAUCO	153	7506.02	2	MODERATE

BPPR'S 2024 FACILITY BASED ASSESSMENT AREAS

PR MSA 41980



STATE_COD	STATE_ABB	MSA_NAME	MSA_CODE	COUNTY_NAME	COUNTY_COD	TRAC	INCOME LEV	DESIGNATIO
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	AGUAS BUENAS	007	2301.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	AGUAS BUENAS	007	2302.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	AGUAS BUENAS	007	2303.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	AGUAS BUENAS	007	2304.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	AGUAS BUENAS	007	2305.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	AGUAS BUENAS	007	2305.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	AIBONITO	009	2501.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	AIBONITO	009	2502.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	AIBONITO	009	2503.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	AIBONITO	009	2504.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	AIBONITO	009	2505.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	AIBONITO	009	2506.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	BARCELONETA	017	5901.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	BARCELONETA	017	5902.00	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	BARCELONETA	017	5903.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	BARCELONETA	017	5904.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	BARCELONETA	017	9900.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	BARRANQUITAS	019	9522.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	BARRANQUITAS	019	9522.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	BARRANQUITAS	019	9523.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	BARRANQUITAS	019	9523.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	BARRANQUITAS	019	9524.00	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	BARRANQUITAS	019	9525.00	3	MIDDLE

BPPR'S 2024 FACILITY BASED ASSESSMENT AREAS

STATE_COD ▾	STATE_ABB ▾	MSA_NAME ▾	MSA_CODE	-T	COUNTY_NAME ▾	COUNTY_COD ▾	TRAC ▾	INCOME LEVE ▾	DESIGNATIO ▾
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0301.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0301.03	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0301.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0301.05	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0302.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0303.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0307.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0308.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0309.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0309.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0309.03	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0309.04	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0310.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0310.05	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0310.11	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0310.21	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0310.23	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0310.31	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0310.32	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0310.33	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0310.34	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0310.35	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0311.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0311.13	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0311.14	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0311.21	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0311.22	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0311.23	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0311.24	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0311.25	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0312.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0312.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0312.03	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0313.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0313.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0313.05	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0313.06	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0313.07	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0314.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0314.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0314.03	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0315.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0315.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0315.03	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0316.11	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0316.12	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0316.21	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0316.22	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0316.31	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0316.32	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0316.41	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0316.51	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0317.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0317.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0317.03	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0317.04	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0318.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0319.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0320.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0321.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0322.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0323.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980		BAYAMÓN	021	0323.02	3	MIDDLE

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72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2001.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2002.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2003.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2003.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2003.05	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2003.06	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2004.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2005.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2006.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2007.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2008.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2009.00	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2010.00	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2012.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2013.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2014.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2015.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2016.00	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2017.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2018.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2019.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2020.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2021.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2022.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2023.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2024.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2024.03	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2024.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2025.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2026.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2026.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2027.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2027.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAGUAS	025	2028.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CANÓVANAS	029	1001.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CANÓVANAS	029	1001.03	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CANÓVANAS	029	1001.04	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CANÓVANAS	029	1002.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CANÓVANAS	029	1004.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CANÓVANAS	029	1005.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CANÓVANAS	029	1005.03	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CANÓVANAS	029	1005.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CANÓVANAS	029	1006.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CANÓVANAS	029	1006.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CANÓVANAS	029	1007.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CANÓVANAS	029	1008.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0501.05	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0501.06	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0501.07	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0501.10	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0501.11	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0501.12	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0501.13	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0502.11	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0502.12	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0502.21	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0502.22	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0502.31	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0502.32	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0502.41	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0502.42	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0503.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0503.11	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0503.21	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0503.31	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0503.41	2	MODERATE

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72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0504.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0504.05	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0505.03	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0505.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0505.05	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0505.06	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0506.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0507.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0508.03	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0508.11	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0508.12	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0508.21	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0508.22	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0508.31	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0508.41	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0509.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0509.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0510.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0510.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0511.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0511.03	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	0511.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	9800.03	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAROLINA	031	9900.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CATAÑO	033	0202.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CATAÑO	033	0203.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CATAÑO	033	0204.22	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CATAÑO	033	0204.23	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CATAÑO	033	0204.25	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CATAÑO	033	0204.26	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CATAÑO	033	0204.28	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CATAÑO	033	0205.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CATAÑO	033	9800.01	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CATAÑO	033	9800.02	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CATAÑO	033	9800.03	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CATAÑO	033	9800.04	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CATAÑO	033	9800.05	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CATAÑO	033	9800.06	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CATAÑO	033	9800.07	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CATAÑO	033	9902.01	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAYEY	035	2601.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAYEY	035	2602.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAYEY	035	2602.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAYEY	035	2603.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAYEY	035	2604.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAYEY	035	2605.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAYEY	035	2606.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAYEY	035	2607.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAYEY	035	2608.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAYEY	035	2609.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CAYEY	035	2609.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CEIBA	037	1602.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CEIBA	037	1602.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CEIBA	037	1604.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CEIBA	037	9900.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CIALES	039	9556.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CIALES	039	9557.00	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CIALES	039	9558.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CIALES	039	9559.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CIDRA	041	2401.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CIDRA	041	2401.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CIDRA	041	2402.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CIDRA	041	2402.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CIDRA	041	2403.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CIDRA	041	2404.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CIDRA	041	2404.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CIDRA	041	2405.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CIDRA	041	2406.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	CIDRA	041	2406.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	COMERÍO	045	9517.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	COMERÍO	045	9518.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	COMERÍO	045	9519.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	COMERÍO	045	9520.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	COMERÍO	045	9521.00	2	MODERATE

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72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	COROZAL	047	5301.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	COROZAL	047	5302.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	COROZAL	047	5303.00	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	COROZAL	047	5304.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	COROZAL	047	5305.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	COROZAL	047	5306.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	DORADO	051	5401.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	DORADO	051	5402.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	DORADO	051	5403.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	DORADO	051	5404.01	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	DORADO	051	5404.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	DORADO	051	5405.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	DORADO	051	5406.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	DORADO	051	5407.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	DORADO	051	9900.21	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	FAJARDO	053	1501.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	FAJARDO	053	1501.05	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	FAJARDO	053	1501.06	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	FAJARDO	053	1502.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	FAJARDO	053	1503.01	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	FAJARDO	053	1503.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	FAJARDO	053	1504.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	FAJARDO	053	1505.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	FAJARDO	053	1506.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	FAJARDO	053	1506.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	FAJARDO	053	9901.03	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	FLORIDA	054	5801.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	FLORIDA	054	5802.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0401.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0401.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0401.03	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0402.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0403.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0403.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0403.03	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0403.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0404.11	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0404.12	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0404.22	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0404.32	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0404.42	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0404.43	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0404.44	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0404.45	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0404.46	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0405.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0406.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0406.03	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0406.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0407.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0407.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0408.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0409.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0410.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GUAYNABO	061	0411.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GURABO	063	2101.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GURABO	063	2102.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GURABO	063	2102.03	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GURABO	063	2102.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GURABO	063	2103.00	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GURABO	063	2104.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GURABO	063	2105.03	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GURABO	063	2105.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GURABO	063	2105.05	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GURABO	063	2105.06	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	GURABO	063	2105.07	4	UPPER

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72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	HUMACAO	069	1801.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	HUMACAO	069	1802.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	HUMACAO	069	1802.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	HUMACAO	069	1803.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	HUMACAO	069	1803.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	HUMACAO	069	1804.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	HUMACAO	069	1805.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	HUMACAO	069	1806.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	HUMACAO	069	1807.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	HUMACAO	069	1808.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	HUMACAO	069	1809.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	HUMACAO	069	1809.03	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	HUMACAO	069	1809.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	HUMACAO	069	9918.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	JUNCOS	077	5001.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	JUNCOS	077	5002.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	JUNCOS	077	5003.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	JUNCOS	077	5003.03	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	JUNCOS	077	5003.04	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	JUNCOS	077	5004.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	JUNCOS	077	5004.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LAS PIEDRAS	085	1901.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LAS PIEDRAS	085	1901.03	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LAS PIEDRAS	085	1901.04	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LAS PIEDRAS	085	1902.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LAS PIEDRAS	085	1902.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LAS PIEDRAS	085	1903.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LAS PIEDRAS	085	1903.03	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LAS PIEDRAS	085	1903.04	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LOÍZA	087	1101.01	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LOÍZA	087	1101.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LOÍZA	087	1102.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LOÍZA	087	1103.01	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LOÍZA	087	1103.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LOÍZA	087	1103.03	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LOÍZA	087	1103.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LOÍZA	087	1104.00	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LOÍZA	087	1105.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LOÍZA	087	1106.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LOÍZA	087	9900.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LUQUILLO	089	1401.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LUQUILLO	089	1401.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LUQUILLO	089	1402.01	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LUQUILLO	089	1402.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LUQUILLO	089	1403.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	LUQUILLO	089	9900.01	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MANATÍ	091	5701.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MANATÍ	091	5702.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MANATÍ	091	5702.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MANATÍ	091	5703.00	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MANATÍ	091	5704.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MANATÍ	091	5705.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MANATÍ	091	5706.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MANATÍ	091	5707.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MANATÍ	091	5708.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MANATÍ	091	9900.25	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MAUNABO	095	9514.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MAUNABO	095	9515.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MAUNABO	095	9516.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MAUNABO	095	9900.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MOROVIS	101	9552.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MOROVIS	101	9552.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MOROVIS	101	9553.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MOROVIS	101	9553.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MOROVIS	101	9554.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MOROVIS	101	9554.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	MOROVIS	101	9555.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	NAGUABO	103	1701.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	NAGUABO	103	1702.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	NAGUABO	103	1703.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	NAGUABO	103	1704.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	NAGUABO	103	9900.13	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	NARANJITO	105	5201.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	NARANJITO	105	5202.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	NARANJITO	105	5203.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	NARANJITO	105	5204.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	NARANJITO	105	5205.00	3	MIDDLE

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72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	OROCOVIS	107	9549.01	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	OROCOVIS	107	9549.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	OROCOVIS	107	9550.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	OROCOVIS	107	9550.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	OROCOVIS	107	9551.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	RÍO GRANDE	119	1301.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	RÍO GRANDE	119	1301.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	RÍO GRANDE	119	1302.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	RÍO GRANDE	119	1303.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	RÍO GRANDE	119	1304.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	RÍO GRANDE	119	1304.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	RÍO GRANDE	119	1305.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	RÍO GRANDE	119	1306.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	RÍO GRANDE	119	1306.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	RÍO GRANDE	119	1307.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	RÍO GRANDE	119	1307.03	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	RÍO GRANDE	119	1307.04	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	RÍO GRANDE	119	9927.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0004.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0005.06	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0006.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0007.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0009.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0010.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0010.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0011.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0012.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0013.01	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0013.02	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0014.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0015.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0016.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0018.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0019.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0020.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0021.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0022.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0023.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0024.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0025.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0026.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0028.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0029.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0030.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0031.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0032.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0033.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0034.00	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0035.01	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0035.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0036.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0037.01	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0037.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0038.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0039.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0042.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0043.06	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0044.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0045.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0046.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0047.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0048.00	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0049.00	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0050.00	1	LOW

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STATE_COD	STATE_ABB	MSA_NAME	MSA_CODE	COUNTY_NAME	COUNTY_CODE	TRAC	INCOME_LEVEL	DESIGNATION
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0051.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0051.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0051.03	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0052.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0052.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0052.04	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0052.14	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0052.15	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0053.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0054.02	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0054.03	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0054.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0054.05	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0055.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0056.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0056.02	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0058.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0059.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0060.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0061.01	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0061.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0062.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0063.01	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0063.02	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0065.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0066.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0067.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0067.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0068.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0069.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0070.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0071.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0073.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0074.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0075.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0076.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0077.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0078.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0079.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0080.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0080.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0081.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0082.01	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0082.02	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0083.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0084.00	3	MIDDLE

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72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0100.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0100.12	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0100.22	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0100.32	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0100.43	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0100.44	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0100.45	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0100.46	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0101.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0102.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	0105.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	9800.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	9801.01	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	9801.02	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	9801.03	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	9801.04	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	9801.05	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	9801.07	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	9801.08	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	9802.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	9803.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN JUAN	127	9900.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN LORENZO	129	2201.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN LORENZO	129	2202.00	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN LORENZO	129	2203.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN LORENZO	129	2204.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN LORENZO	129	2204.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN LORENZO	129	2205.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN LORENZO	129	2205.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN LORENZO	129	2206.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	SAN LORENZO	129	2207.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA ALTA	135	5101.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA ALTA	135	5101.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA ALTA	135	5102.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA ALTA	135	5103.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA ALTA	135	5104.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA ALTA	135	5105.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA ALTA	135	5105.03	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA ALTA	135	5105.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA ALTA	135	5105.05	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA ALTA	135	5106.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA ALTA	135	5106.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA ALTA	135	5107.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA ALTA	135	5107.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1202.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1203.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1204.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1205.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1206.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1209.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1210.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1210.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1212.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1214.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1217.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1217.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1218.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1218.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1219.00	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1220.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1220.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1221.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1222.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1222.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1224.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1225.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	1226.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TOA BAJA	137	9900.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TRUJILLO ALTO	139	0601.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TRUJILLO ALTO	139	0601.03	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TRUJILLO ALTO	139	0601.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TRUJILLO ALTO	139	0602.12	4	UPPER

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72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TRUJILLO ALTO	139	0602.13	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TRUJILLO ALTO	139	0602.22	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TRUJILLO ALTO	139	0602.23	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TRUJILLO ALTO	139	0602.24	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TRUJILLO ALTO	139	0602.25	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TRUJILLO ALTO	139	0602.26	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TRUJILLO ALTO	139	0603.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TRUJILLO ALTO	139	0603.02	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TRUJILLO ALTO	139	0604.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TRUJILLO ALTO	139	0604.03	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TRUJILLO ALTO	139	0604.04	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TRUJILLO ALTO	139	0605.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	TRUJILLO ALTO	139	0605.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA ALTA	143	5501.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA ALTA	143	5501.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA ALTA	143	5501.03	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA ALTA	143	5502.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA ALTA	143	5503.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA ALTA	143	5504.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA ALTA	143	5505.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA ALTA	143	5506.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA ALTA	143	5506.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA ALTA	143	9900.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA BAJA	145	5601.00	1	LOW
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA BAJA	145	5602.01	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA BAJA	145	5602.04	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA BAJA	145	5603.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA BAJA	145	5604.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA BAJA	145	5604.02	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA BAJA	145	5605.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA BAJA	145	5606.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA BAJA	145	5607.01	4	UPPER
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA BAJA	145	5607.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA BAJA	145	5608.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA BAJA	145	5608.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA BAJA	145	5609.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	VEGA BAJA	145	9900.00	NA	
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	YABUCOA	151	9506.01	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	YABUCOA	151	9506.02	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	YABUCOA	151	9507.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	YABUCOA	151	9508.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	YABUCOA	151	9509.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	YABUCOA	151	9510.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	YABUCOA	151	9511.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	YABUCOA	151	9512.00	2	MODERATE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	YABUCOA	151	9513.00	3	MIDDLE
72	PR	SAN JUAN, BAYAMÓN, CAGUAS, PR	41980	YABUCOA	151	9900.00	NA	

BPPR'S 2024 FACILITY BASED ASSESSMENT AREAS

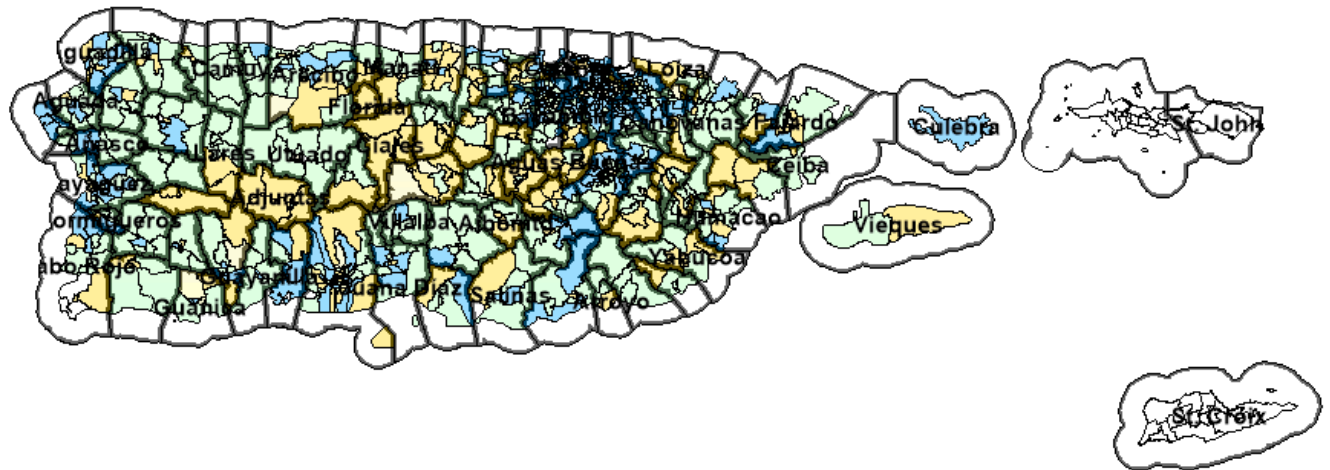
USVI Non MSA 99999



STATE_NAME	STATE_CODE	MSA_NAME	MSA_CODE	COUNTY_NAME	COUNTY_CODE	TRACT
USVI	78	Outside MSA/MD	99999	ST. CROIX	10	970100
USVI	78	Outside MSA/MD	99999	ST. CROIX	10	970200
USVI	78	Outside MSA/MD	99999	ST. CROIX	10	970300
USVI	78	Outside MSA/MD	99999	ST. CROIX	10	970400
USVI	78	Outside MSA/MD	99999	ST. CROIX	10	970500
USVI	78	Outside MSA/MD	99999	ST. CROIX	10	970600
USVI	78	Outside MSA/MD	99999	ST. CROIX	10	970700
USVI	78	Outside MSA/MD	99999	ST. CROIX	10	970800
USVI	78	Outside MSA/MD	99999	ST. CROIX	10	970900
USVI	78	Outside MSA/MD	99999	ST. CROIX	10	971000
USVI	78	Outside MSA/MD	99999	ST. CROIX	10	971100
USVI	78	Outside MSA/MD	99999	ST. CROIX	10	971200
USVI	78	Outside MSA/MD	99999	ST. CROIX	10	971300
USVI	78	Outside MSA/MD	99999	ST. CROIX	10	971400
USVI	78	Outside MSA/MD	99999	ST. CROIX	10	971500
USVI	78	Outside MSA/MD	99999	ST. CROIX	10	990000
USVI	78	Outside MSA/MD	99999	ST. JOHN	20	950100
USVI	78	Outside MSA/MD	99999	ST. JOHN	20	950200
USVI	78	Outside MSA/MD	99999	ST. JOHN	20	990000
USVI	78	Outside MSA/MD	99999	ST. THOMAS	30	960100
USVI	78	Outside MSA/MD	99999	ST. THOMAS	30	960200
USVI	78	Outside MSA/MD	99999	ST. THOMAS	30	960300
USVI	78	Outside MSA/MD	99999	ST. THOMAS	30	960400
USVI	78	Outside MSA/MD	99999	ST. THOMAS	30	960500
USVI	78	Outside MSA/MD	99999	ST. THOMAS	30	960600
USVI	78	Outside MSA/MD	99999	ST. THOMAS	30	960700
USVI	78	Outside MSA/MD	99999	ST. THOMAS	30	960800
USVI	78	Outside MSA/MD	99999	ST. THOMAS	30	960900
USVI	78	Outside MSA/MD	99999	ST. THOMAS	30	961000
USVI	78	Outside MSA/MD	99999	ST. THOMAS	30	961100
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USVI	78	Outside MSA/MD	99999	ST. THOMAS	30	990000

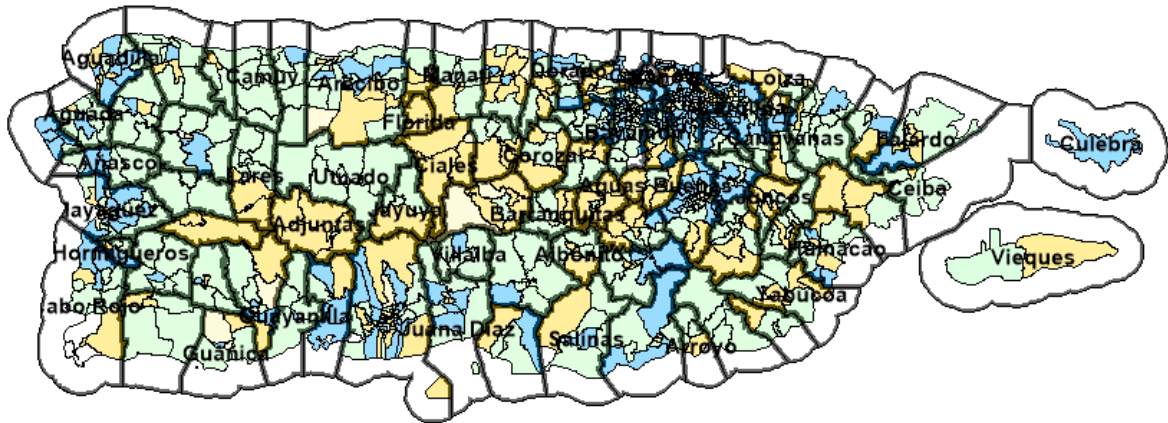
BPPR'S 2024 FACILITY BASED ASSESSMENT AREAS

Puerto Rico & USVI – All Counties



BPPR'S 2024 FACILITY BASED ASSESSMENT AREAS

Puerto Rico – All Counties



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. CRA information is available for your review on the website of the *Federal Financial Institution Examination Council* (FFIEC) and HMDA data is available on the *Consumer Financial Protection Bureau* (CFPB) portal.

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.

Declaraciones CRA/HMDA

Las declaraciones de CRA y HMDA son preparadas anualmente por toda institución designada como “Grande”; y la institución que regula dicho banco hace pública esta información. Las declaraciones de CRA y HMDA contienen información sobre los préstamos y los niveles de ingreso de la población de cada condado donde el banco ejerce operaciones. La información de CRA está disponibles para su revisión en la página de internet del *Federal Financial Institution Examination Council* (FFIEC) y la de HMDA en la página del *Consumer Financial Protection Bureau* (CFPB).

Banco Popular de Puerto Rico, principal subsidiaria de Popular, provee servicios bancarios al detal, hipotecarios y comerciales en Puerto Rico e Islas Vírgenes. Miembro del 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>
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00009040311	Banco Popular de Puerto Rico
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Declaración de la Divulgación de CRA

La declaración de CRA contiene información básica por estado sobre el número y cantidad de préstamos (originados o comprados por el banco) reportados para pequeños negocios, pequeños sectores agrícolas y desarrollo comunitario.

Para ver esta información, visite la página <https://www.ffiec.gov/>. Deberá proveer el "Año" que desea revisar, el "Número de Identificación" y el "Nombre" del banco.

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

Declaración de la Divulgación de (HMDA)

La Ley de Declaración de Hipotecas para Vivienda (HMDA) exige que todo prestamista que recibe o no recibe depósitos; colecte y publique toda información relacionada con aplicaciones y préstamos hipotecarios originados incluyendo varias características del cliente.

Para ver esta información, visite la página www.consumerfinance.gov/hmda