

**FIRSTBANK PUERTO RICO**

	Disbursement Date 01/16/2009	RSSD (Holding Company) 2744894	Number of Insured Depository Institutions 1		
<b>Selected balance and off-balance sheet items</b>	<b>2016</b> \$ millions	<b>2017</b> \$ millions	%chg from prev		
<b>Assets</b>	\$8,875	\$8,927	0.6%		
<b>Loans</b>	\$88	\$118	34.4%		
<i>Construction &amp; development</i>	\$3,261	\$3,225	-1.1%		
<i>Closed-end 1-4 family residential</i>	\$19	\$17	-11.5%		
<i>Home equity</i>	\$277	\$281	1.2%		
<i>Credit card</i>	\$337	\$317	-6.2%		
<i>Other consumer</i>	\$673	\$724	7.7%		
<i>Commercial &amp; Industrial</i>	\$2,293	\$2,374	3.5%		
<i>Commercial real estate</i>	\$1,260	\$1,125	-10.7%		
Unused commitments	\$1,621	\$1,477	-8.9%		
Securitization outstanding principal	\$1,277	\$1,351	5.8%		
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$764	\$687	-10.1%		
Other securities	\$710	\$293	-58.7%		
Cash & balances due	\$58	\$127	119.5%		
<b>Residential mortgage originations</b>					
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0			
<i>Open-end HELOC originated for sale (quarter)</i>	\$52	\$133	153.6%		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0			
<i>Open-end HELOC originations sold (quarter)</i>	\$10,218	\$9,961	-2.5%		
<b>Liabilities</b>	\$9,056	\$8,872	-2.0%		
<b>Deposits</b>	\$1,020	\$974	-4.5%		
Total other borrowings	\$715	\$670	-6.3%		
FHLB advances	\$2,029	\$1,946	-4.1%		
<b>Equity</b>					
Equity capital at quarter end	\$4	\$3	-6.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
<b>Performance Ratios</b>					
Tier 1 leverage ratio	20.8%	19.5%	--		
Tier 1 risk based capital ratio	22.1%	20.8%	--		
Total risk based capital ratio	5.2%	5.3%	--		
Return on equity <sup>1</sup>	0.9%	0.9%	--		
Return on assets <sup>1</sup>	4.4%	4.4%	--		
Net interest margin <sup>1</sup>	34.4%	28.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	107.7%	73.0%	--		
Loss provision to net charge-offs (qtr)	1.1%	1.4%	--		
Net charge-offs to average loans and leases <sup>1</sup>	31.6%	19.3%	--		
<sup>1</sup> Quarterly, annualized.					
<b>Asset Quality (% of Total Loan Type)</b>	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>		
	<b>2016</b>	<b>2017</b>	<b>2016</b>	<b>2017</b>	
<i>Construction &amp; development</i>	9.7%	8.6%	0.2%	0.2%	--
<i>Closed-end 1-4 family residential</i>	11.5%	12.9%	0.1%	0.3%	--
<i>Home equity</i>	1.4%	1.4%	1.1%	1.2%	--
<i>Credit card</i>	0.5%	1.0%	0.6%	1.3%	--
<i>Other consumer</i>	3.7%	11.6%	0.0%	0.2%	--
<i>Commercial &amp; Industrial</i>	8.3%	9.9%	0.3%	0.6%	--
<i>Commercial real estate</i>	7.3%	7.8%	0.3%	0.4%	--
<i>Total loans</i>	3.0%	1.1%	0.0%	0.0%	--