

PUERTO RICO

Report 3A: State-Reported CRA Lending by Lender Market Rank Based on 2020 CRA data released by the FFIEC December 2021

Small Business Originations			Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and under	Units to Businesses <= \$1Million Sales	Dollars (000's) to Businesses <= \$1 Million Sales
Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution						
1	66.35	BANCO POPULAR DE PUERTO RICO	34,496	1,494,096	31,573	662,823	12,884	455,248
2	15.73	ORIENTAL GROUP	5,785	354,209	4,958	115,480	176	19,113
3	9.57	FIRSTBANK PUERTO RICO	4,374	215,493	3,936	78,085	253	22,571
4	3.80	BANCO SANTANDER PUERTO RICO	1,775	85,610	1,582	36,370	1,506	49,663
5	1.77	AMERICAN EXPRESS NATIONAL BANK	2,680	39,776	2,620	27,775	624	6,815
6	1.58	LAKE FOREST BANK & TRUST, NA	418	35,654	330	7,845	0	0
7	0.32	BANK OF AMERICA, N.A.	156	7,112	144	1,701	61	4,095
8	0.20	CITIBANK, N.A.	1,069	4,498	1,069	4,498	850	3,379
9	0.14	JPMORGAN CHASE BANK, NA	245	3,109	245	3,109	147	1,785
10	0.10	CROSS RIVER	34	2,288	27	576	0	0
11	0.09	WELLS FARGO BANK, N.A.	22	2,106	17	623	8	194
12	0.05	LIVE OAK BANKING COMPANY	18	1,110	16	543	0	0
13	0.03	TEXAS CAPITAL BANK	4	786	0	0	0	0
14	0.03	UMB BANK NA	2	764	1	25	0	0
15	0.03	TRISTATE CAPITAL BANK	2	593	1	93	0	0
16	0.03	RENASANT BANK	2	576	1	26	2	576
17	0.02	POPULAR BANK	1	550	0	0	0	0
18	0.02	M&T BANK	1	460	0	0	0	0
19	0.01	MID PENN BANK	1	293	0	0	0	0
20	0.01	CITIZENS BANK, NA	1	282	0	0	0	0
21	0.01	WEX BANK	2	244	1	4	0	0
22	0.01	FIRSTBANK	2	230	1	25	0	0
23	0.01	FIFTH THIRD BK NA	1	194	0	0	1	194
24	0.01	SYNCHRONY BANK	95	193	95	193	0	0
25	0.01	BANKERS TRUST COMPANY	2	168	1	21	0	0
26	0.01	PINNACLE BANK	4	152	4	152	2	43

Small Business Originations			Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and under	Units to Businesses <= \$1Million Sales	Dollars (000's) to Businesses <= \$1 Million Sales
Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution						
27	0.01	STEARNS BANK N A	4	151	4	151	2	77
28	0.01	SIGNATURE BANK	4	113	4	113	0	0
29	0.00	GREEN DOT BANK	7	100	7	100	0	0
30	0.00	MERCHANTS BANK OF INDIANA	1	96	1	96	1	96
31	0.00	BERKSHIRE BANK	1	91	1	91	0	0
32	0.00	BYLINE BANK	1	69	1	69	0	0
33	0.00	DISCOVER BANK	12	68	12	68	10	58
34	0.00	VALLEY NATIONAL BANK	2	63	2	63	0	0
35	0.00	SPIRIT OF TEXAS BANK	2	60	2	60	1	44
35	0.00	AVIDIA BANK	1	60	1	60	0	0
37	0.00	US BANK NA	7	50	7	50	7	50
38	0.00	PRIMIS	1	48	1	48	0	0
39	0.00	CITY NATIONAL BANK OF FLORIDA	1	45	1	45	0	0
40	0.00	CAPITAL ONE BANK (USA), N.A.	4	37	4	37	2	3
41	0.00	BANK OF THE WEST	1	30	1	30	0	0
42	0.00	FIRST CITIZENS BANK AND TRUST	1	26	1	26	0	0
43	0.00	BANCORPSOUTH	1	25	1	25	1	25
44	0.00	ZIONS BANCORPORATION, N.A.	1	21	1	21	1	21
44	0.00	MIDFIRST BANK	1	21	1	21	0	0
46	0.00	REGIONS BANK	1	17	1	17	1	17
47	0.00	TIAA, FSB	1	13	1	13	0	0
48	0.00	ISRAEL DISCOUNT BANK OF NY	1	12	1	12	0	0
49	0.00	TD BANK N.A.	1	10	1	10	1	10
50	0.00	CAPITAL ONE, N.A.	1	5	1	5	1	5
51	0.00	OLD NATIONAL BANK	1	1	1	1	0	0
Grand Total	PUERTO RICO		51,251	2,251,778	46,681	941,199	16,542	564,082