

>. This annual report is dedicated to the strength of our identity and individuality. The power of being number one in the mind of consumers; of being a first choice for banking. As First BanCorp we are single in kind and excellence; we have One clear focus, being singular in every way. We represent the power of Oneness: one bank; one institution; one name that stands for the best in financial services and products: First BanCorp. At First BanCorp we are one –exceptional, unmatched and unparalleled.

One is a powerful number. It has the quality of standing alone. It represents us and our most important symbol: **1**.