



Official Communication Automatic Filing Extension and Upcoming Implementation of the Financial Reporting System (“FIRE”)

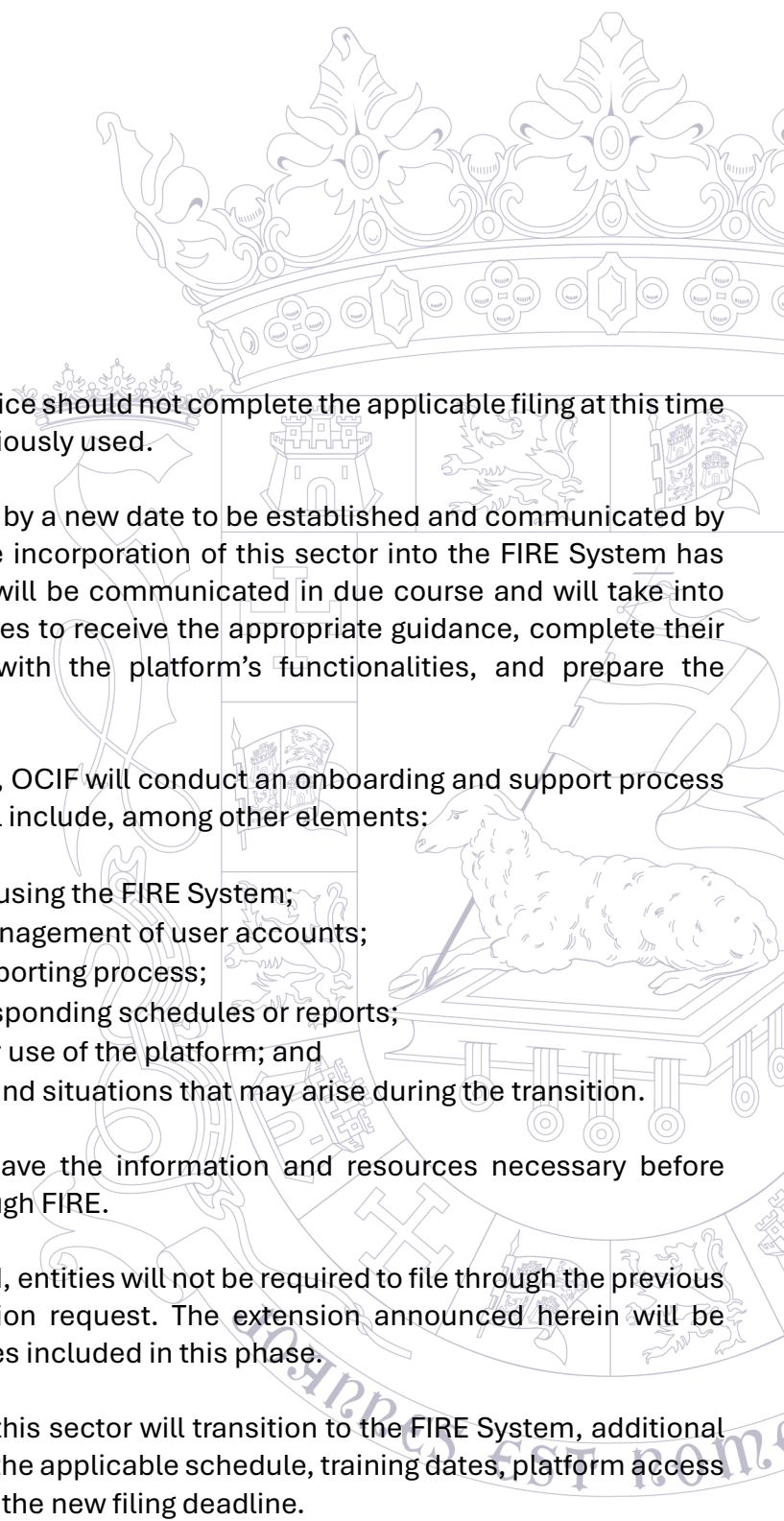
San Juan, P.R., October 1, 2026 – The Office of the Commissioner of Financial Institutions (“OCIF”) hereby informs that, as part of its technology modernization efforts and its initiatives to strengthen the collection and management of regulatory information, it is currently implementing the FIRE System (Financial Reporting System), a new platform that will be progressively used by the various regulated sectors for the submission of information to OCIF.

The implementation of FIRE will be carried out in phases in order to facilitate an orderly transition and provide each sector with the necessary time, guidance, and tools before beginning to file through the new system.

OCIF is currently working with the entities included in Phase 1 of the implementation. The entities addressed by this notice will be included in a second phase, and their transition to FIRE will take place in the near future.

As a result of this transition, OCIF has determined to grant an automatic extension for the filing of reports corresponding to the third quarter of 2026 (Q3-2026). This extension will apply to the entities listed below and will not require the submission of an individual request, extension letter, or any additional action before.

1. Leasing Institutions
2. Broker-Dealers
3. Check Cashing Businesses
4. Pawnshops
5. Casinos
6. Trust Companies
7. Mortgage Brokers
8. International Banking Entities (EBI)
9. International Financial Entities (EFI)
10. Nonprofit Entities
11. Finance Companies
12. Private Equity Funds
13. Mortgage Institutions
14. Financial Intermediaries

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15. Investment Advisors
 16. Investment Companies
 17. Small Personal Loan Businesses
 18. Venture Capital Funds

Accordingly, the entities covered by this notice should not complete the applicable filing at this time through the platforms or mechanisms previously used.

The original filing deadline will be replaced by a new date to be established and communicated by OCIF once the preparation process for the incorporation of this sector into the FIRE System has been completed. The new filing deadline will be communicated in due course and will take into consideration the time necessary for entities to receive the appropriate guidance, complete their FIRE access process, become familiar with the platform's functionalities, and prepare the information required for submission.

Prior to the beginning of this second phase, OCIF will conduct an onboarding and support process for the applicable entities. This process will include, among other elements:

- Training sessions on accessing and using the FIRE System;
- Instructions for the creation and management of user accounts;
- Guidance regarding the filing and reporting process;
- Instructions applicable to the corresponding schedules or reports;
- Reference and support materials for use of the platform; and
- Mechanisms to address questions and situations that may arise during the transition.

OCIF's intent is to ensure that entities have the information and resources necessary before formally beginning their filing process through FIRE.

For this reason, during this transition period, entities will not be required to file through the previous platforms or submit an individual extension request. The extension announced herein will be applied automatically by OCIF to the entities included in this phase.

Once OCIF determines the date on which this sector will transition to the FIRE System, additional communications will be issued containing the applicable schedule, training dates, platform access instructions, corresponding materials, and the new filing deadline.

Until such communication is issued, entities must maintain the information necessary for their respective reports readily available but should not proceed with submission through the filing mechanisms previously used.

OCIF recognizes that transitioning to a new platform represents an operational change for regulated entities. Accordingly, implementation will be carried out progressively and with appropriate support, providing each sector with the opportunity to become familiar with the system, receive guidance, and adequately prepare before beginning to use FIRE as its filing mechanism.

This automatic extension is intended to further that objective and to avoid duplicative processes during the transition period.

We appreciate the cooperation of all entities throughout this process. OCIF will continue to provide timely communications regarding the next steps associated with the incorporation of this sector into the FIRE System.

