

## 2015-2025 Residential Mortgage Delinquency

Amounts in Thousands (\$,000)

Date	Portfolio		Current Portfolio		30 Days		60 Days		90 Days		Non Accruals		Bankruptcy		Foreclosures		Percentages				
	Portfolio	Portfolio Amount	Current Portfolio	Current Portfolio Amount	30 Days Delinquency	30 Days Amount	60 Days Delinquency	60 Days Amount	90 Days Delinquency	90 Days Amount	Non Accruals	Non Accruals Amount	Bankruptcy	Bankruptcy Amount	Foreclosures In	Foreclosures In Amount	% Delinquency By Items	% Delinquency By Amount	% 30 Days	% 60 Days	% 90 Days
Jan-15	415,478	\$ 41,390,318	354,369	\$ 35,512,563	24,570	\$ 2,007,430	10,659	\$ 953,173	25,880	\$ 2,917,152	20,832	\$ 2,437,294	11,420	\$ 1,041,770	19,065	\$ 2,482,908	14.71%	14.20%	6%	3%	6%
Feb-15	414,459	\$ 41,191,183	352,817	\$ 35,228,676	25,149	\$ 2,089,329	11,032	\$ 975,182	25,461	\$ 2,897,996	19,926	\$ 2,320,454	11,985	\$ 1,104,372	18,981	\$ 2,482,068	14.87%	14.48%	6%	3%	6%
Mar-15	415,035	\$ 41,224,495	358,960	\$ 35,725,354	22,117	\$ 1,825,995	9,514	\$ 875,036	24,444	\$ 2,798,110	20,077	\$ 2,370,313	11,471	\$ 1,056,047	19,009	\$ 2,485,170	13.51%	13.34%	5%	2%	6%
Apr-15	414,514	\$ 41,152,967	358,459	\$ 35,416,043	22,061	\$ 1,824,841	9,661	\$ 869,310	24,333	\$ 3,042,773	20,121	\$ 2,628,263	11,680	\$ 1,078,788	18,896	\$ 2,487,852	13.52%	13.94%	5%	2%	6%
May-15	411,363	\$ 40,768,147	351,999	\$ 34,990,966	23,933	\$ 1,987,561	10,417	\$ 930,680	25,014	\$ 2,858,940	19,693	\$ 2,323,148	11,186	\$ 1,037,108	18,982	\$ 2,505,769	14.43%	14.17%	6%	3%	6%
Jun-15	410,257	\$ 40,603,591	355,135	\$ 35,354,714	22,315	\$ 1,826,646	9,493	\$ 843,158	23,314	\$ 2,579,073	20,181	\$ 2,278,116	11,444	\$ 1,107,141	18,945	\$ 2,500,603	13.44%	12.93%	5%	2%	6%
Jul-15	409,365	\$ 40,456,698	355,503	\$ 35,177,524	21,531	\$ 1,780,711	9,124	\$ 818,134	23,207	\$ 2,680,329	20,819	\$ 2,473,699	11,316	\$ 1,043,675	18,959	\$ 2,500,753	13.16%	13.05%	5%	2%	6%
Aug-15	408,386	\$ 40,298,788	347,152	\$ 34,366,476	24,179	\$ 1,990,041	9,839	\$ 865,069	27,216	\$ 3,077,202	19,930	\$ 2,266,402	10,953	\$ 1,003,206	19,079	\$ 2,508,881	14.99%	14.72%	6%	2%	7%
Sep-15	408,362	\$ 40,258,421	347,678	\$ 34,365,656	23,056	\$ 1,890,364	9,797	\$ 880,694	27,831	\$ 3,121,707	19,911	\$ 2,350,364	11,150	\$ 1,029,562	19,598	\$ 2,561,677	14.86%	14.64%	6%	2%	7%
Oct-15	407,575	\$ 40,132,859	346,939	\$ 34,244,745	22,614	\$ 1,852,618	9,943	\$ 881,154	28,079	\$ 3,154,342	19,833	\$ 2,333,065	11,194	\$ 1,036,701	20,024	\$ 2,613,852	14.88%	14.67%	6%	2%	7%
Nov-15	406,812	\$ 40,002,149	346,197	\$ 34,091,790	22,552	\$ 1,862,832	10,016	\$ 891,543	28,047	\$ 3,155,984	21,127	\$ 2,478,176	11,258	\$ 1,039,285	20,170	\$ 2,777,494	14.90%	14.78%	6%	2%	7%
Dec-15	403,848	\$ 39,667,152	346,670	\$ 34,081,533	20,960	\$ 1,727,909	9,136	\$ 814,601	27,082	\$ 3,043,109	20,066	\$ 2,365,082	10,899	\$ 1,000,560	20,150	\$ 2,778,021	14.16%	14.08%	5%	2%	7%
Jan-16	402,620	\$ 39,487,960	342,902	\$ 33,670,524	22,333	\$ 1,864,253	9,656	\$ 854,062	27,729	\$ 3,099,121	20,392	\$ 2,378,933	10,874	\$ 997,427	20,328	\$ 2,805,141	14.83%	14.73%	6%	2%	7%
Feb-16	402,784	\$ 39,446,810	346,701	\$ 33,930,794	20,539	\$ 1,703,698	8,748	\$ 783,931	26,796	\$ 3,028,387	19,124	\$ 2,229,855	10,732	\$ 986,592	20,188	\$ 2,789,664	13.92%	13.98%	5%	2%	7%
Mar-16	401,858	\$ 39,279,848	348,603	\$ 34,046,621	19,435	\$ 1,600,392	7,865	\$ 700,718	25,955	\$ 2,932,117	19,803	\$ 2,280,132	10,720	\$ 988,719	19,933	\$ 2,758,218	13.25%	13.32%	5%	2%	6%
Apr-16	399,435	\$ 39,090,654	345,651	\$ 33,805,224	20,185	\$ 1,661,346	8,168	\$ 738,015	25,431	\$ 2,886,069	19,268	\$ 2,254,455	10,566	\$ 985,652	19,314	\$ 2,696,644	13.47%	13.52%	5%	2%	6%
May-16	398,139	\$ 38,945,700	345,851	\$ 33,791,684	19,443	\$ 1,588,784	7,826	\$ 709,928	25,019	\$ 2,855,304	19,290	\$ 2,250,664	10,640	\$ 998,307	18,663	\$ 2,473,035	13.13%	13.23%	5%	2%	6%
Jun-16	397,151	\$ 38,796,751	344,497	\$ 33,611,200	19,735	\$ 1,622,618	7,835	\$ 701,793	25,084	\$ 2,861,140	19,195	\$ 2,234,929	10,586	\$ 988,378	18,499	\$ 2,453,888	13.26%	13.37%	5%	2%	6%
Jul-16	396,387	\$ 38,716,108	341,512	\$ 33,349,198	20,452	\$ 1,694,794	8,662	\$ 761,639	25,761	\$ 2,910,477	19,148	\$ 2,218,964	10,582	\$ 988,673	18,481	\$ 2,456,166	13.84%	13.86%	5%	2%	6%
Aug-16	395,402	\$ 38,566,307	342,718	\$ 33,420,310	19,449	\$ 1,612,722	8,005	\$ 715,380	25,230	\$ 2,817,895	19,261	\$ 2,234,825	9,623	\$ 897,452	18,021	\$ 2,408,670	13.32%	13.34%	5%	2%	6%
Sep-16	394,363	\$ 38,402,654	341,837	\$ 33,258,396	19,572	\$ 1,602,276	8,016	\$ 717,962	24,938	\$ 2,824,020	18,904	\$ 2,183,452	8,692	\$ 825,097	17,842	\$ 2,386,341	13.32%	13.40%	5%	2%	6%
Oct-16	393,513	\$ 38,280,106	342,638	\$ 33,270,606	18,880	\$ 1,548,710	7,694	\$ 685,375	24,301	\$ 2,775,415	20,718	\$ 2,075,782	8,503	\$ 811,486	17,621	\$ 2,368,872	12.93%	13.09%	5%	2%	6%
Nov-16	392,637	\$ 38,141,616	340,387	\$ 33,044,661	19,250	\$ 1,579,013	8,180	\$ 718,033	24,820	\$ 2,799,909	18,748	\$ 2,110,790	8,480	\$ 807,625	17,465	\$ 2,353,197	13.31%	13.36%	5%	2%	6%
Dec-16	391,450	\$ 37,996,791	341,542	\$ 33,103,012	18,260	\$ 1,489,727	7,664	\$ 680,175	23,984	\$ 2,723,877	18,693	\$ 2,116,765	8,498	\$ 797,459	15,871	\$ 2,121,022	12.75%	12.88%	5%	2%	6%

## 2015-2025 Residential Mortgage Delinquency

Amounts in Thousands (\$,000)

Date	Portfolio		Current Portfolio		30 Days		60 Days		90 Days		Non Accruals		Bankruptcy		Foreclosures		Percentages				
	Portfolio	Portfolio Amount	Current Portfolio	Current Portfolio Amount	30 Days Delinquency	30 Days Amount	60 Days Delinquency	60 Days Amount	90 Days Delinquency	90 Days Amount	Non Accruals	Non Accruals Amount	Bankruptcy	Bankruptcy Amount	Foreclosures In	Foreclosures In Amount	% Delinquency By Items	% Delinquency By Amount	% 30 Days	% 60 Days	% 90 Days
Jan-17	390,714	\$ 37,882,734	340,957	\$ 33,003,174	18,459	\$ 1,509,121	7,489	\$ 651,306	23,809	\$ 2,719,133	18,721	\$ 2,127,265	8,258	\$ 774,106	15,846	\$ 2,118,572	12.73%	12.88%	5%	2%	6%
Feb-17	389,638	\$ 37,710,527	339,325	\$ 32,785,933	19,018	\$ 1,551,320	7,817	\$ 700,021	23,478	\$ 2,673,253	18,313	\$ 2,076,703	8,290	\$ 775,756	15,395	\$ 2,062,486	12.91%	13.06%	5%	2%	6%
Mar-17	388,709	\$ 37,554,202	342,058	\$ 32,958,653	16,996	\$ 1,379,345	7,142	\$ 643,175	22,513	\$ 2,573,029	17,898	\$ 2,021,672	8,229	\$ 766,262	14,935	\$ 2,002,658	12.00%	12.24%	4%	2%	6%
Apr-17	388,572	\$ 37,443,768	338,689	\$ 32,567,080	19,295	\$ 1,581,644	7,900	\$ 699,407	22,688	\$ 2,595,637	17,225	\$ 1,966,418	8,222	\$ 765,775	14,607	\$ 1,959,419	12.84%	13.02%	5%	2%	6%
May-17	388,374	\$ 37,309,684	341,252	\$ 32,695,899	17,959	\$ 1,450,773	7,406	\$ 663,924	21,757	\$ 2,499,088	17,390	\$ 1,969,738	8,249	\$ 765,413	14,341	\$ 1,909,595	12.13%	12.37%	5%	2%	6%
Jun-17	387,477	\$ 37,219,129	340,796	\$ 32,681,549	17,550	\$ 1,416,822	7,385	\$ 654,068	21,746	\$ 2,466,690	17,451	\$ 1,855,845	8,054	\$ 744,961	14,012	\$ 1,871,737	12.05%	12.19%	5%	2%	6%
Jul-17	386,979	\$ 37,121,206	339,431	\$ 32,511,956	18,048	\$ 1,464,779	7,567	\$ 667,884	21,933	\$ 2,476,587	17,524	\$ 1,939,243	8,171	\$ 753,616	14,015	\$ 1,874,118	12.29%	12.42%	5%	2%	6%
Aug-17	385,888	\$ 36,974,932	339,374	\$ 32,465,784	17,555	\$ 1,414,397	7,573	\$ 663,849	21,386	\$ 2,430,902	17,378	\$ 1,920,913	8,091	\$ 743,475	13,672	\$ 1,828,902	12.05%	12.20%	5%	2%	6%
Sep-17	386,244	\$ 36,907,210	318,420	\$ 30,591,182	31,447	\$ 2,639,311	11,425	\$ 948,388	24,952	\$ 2,728,329	17,827	\$ 1,866,660	8,166	\$ 751,482	13,930	\$ 1,856,077	17.56%	17.11%	8%	3%	6%
Oct-17	385,858	\$ 36,826,871	270,363	\$ 25,341,222	69,897	\$ 6,933,366	17,448	\$ 1,541,371	28,150	\$ 3,010,912	18,961	\$ 1,971,809	8,156	\$ 751,437	13,747	\$ 1,832,604	29.93%	31.19%	18%	5%	7%
Nov-17	385,342	\$ 36,763,045	262,135	\$ 24,213,348	34,810	\$ 3,338,682	52,470	\$ 5,459,197	35,927	\$ 3,751,818	20,900	\$ 2,176,103	7,914	\$ 731,355	13,676	\$ 1,822,442	31.97%	34.14%	9%	14%	9%
Dec-17	385,042	\$ 36,712,724	270,142	\$ 25,077,224	22,287	\$ 1,930,243	22,431	\$ 2,165,286	70,182	\$ 7,539,971	31,702	\$ 3,579,782	7,823	\$ 722,912	13,597	\$ 1,808,346	29.84%	31.69%	6%	6%	18%
Jan-18	384,034	\$ 36,572,165	296,259	\$ 27,989,487	18,330	\$ 1,589,550	13,566	\$ 1,226,207	55,879	\$ 5,766,921	20,284	\$ 2,132,869	7,688	\$ 708,516	13,433	\$ 1,786,776	22.86%	23.47%	5%	4%	15%
Feb-18	383,560	\$ 36,494,621	295,220	\$ 27,842,323	20,178	\$ 1,781,978	13,094	\$ 1,187,005	55,068	\$ 5,683,315	20,693	\$ 2,171,445	7,641	\$ 705,113	13,077	\$ 1,744,634	23.03%	23.71%	5%	3%	14%
Mar-18	382,726	\$ 36,392,982	300,137	\$ 28,291,536	17,844	\$ 1,510,117	13,032	\$ 1,199,204	51,713	\$ 5,392,125	20,546	\$ 2,170,978	7,554	\$ 698,628	12,753	\$ 1,703,893	21.58%	22.26%	5%	3%	14%
Abr-18	381,777	\$ 36,276,144	303,726	\$ 28,594,656	17,322	\$ 1,447,356	11,231	\$ 997,642	49,498	\$ 5,236,490	20,607	\$ 2,214,028	7,459	\$ 690,233	12,475	\$ 1,667,818	20.44%	21.18%	5%	3%	13%
May-18	380,887	\$ 36,163,102	307,715	\$ 28,976,698	18,043	\$ 1,512,644	9,342	\$ 805,137	45,787	\$ 4,868,623	20,787	\$ 2,239,694	7,304	\$ 669,148	12,433	\$ 1,646,096	19.21%	19.87%	5%	2%	12%
Jun-18	380,065	\$ 36,044,415	309,614	\$ 29,130,301	20,116	\$ 1,684,682	8,208	\$ 695,994	42,127	\$ 4,533,438	20,784	\$ 233,637	7,237	\$ 661,534	12,942	\$ 1,696,210	18.54%	19.18%	5%	2%	11%
Jul-18	379,192	\$ 35,940,360	317,677	\$ 29,900,725	16,074	\$ 1,288,704	7,248	\$ 612,050	38,193	\$ 4,138,881	20,579	\$ 2,215,007	7,160	\$ 650,131	12,993	\$ 1,705,275	16.22%	16.80%	4%	2%	10%
Aug-18	377,583	\$ 35,770,774	322,651	\$ 30,304,988	14,497	\$ 1,189,104	6,681	\$ 557,738	33,754	\$ 3,718,944	20,495	\$ 2,202,561	6,990	\$ 628,580	12,579	\$ 1,656,650	14.55%	15.28%	4%	2%	9%
Sep-18	371,047	\$ 35,038,577	317,022	\$ 29,715,847	14,946	\$ 1,209,593	6,753	\$ 571,833	32,326	\$ 3,541,304	20,117	\$ 2,101,752	6,746	\$ 607,835	11,939	\$ 1,568,198	14.56%	15.19%	4%	2%	9%
Oct-18	375,517	\$ 35,500,198	325,609	\$ 30,602,672	13,565	\$ 1,091,813	6,095	\$ 523,604	30,248	\$ 3,282,109	19,972	\$ 2,078,509	7,107	\$ 637,530	11,912	\$ 1,559,084	13.29%	13.80%	4%	2%	8%
Nov-18	375,426	\$ 35,446,712	325,891	\$ 30,570,701	13,569	\$ 1,084,228	6,134	\$ 516,957	29,832	\$ 3,274,826	19,657	\$ 2,066,756	7,089	\$ 634,886	11,699	\$ 1,516,568	13.19%	13.76%	4%	2%	8%
Dec-18	373,912	\$ 35,252,285	326,148	\$ 30,626,623	13,667	\$ 1,088,021	5,956	\$ 485,782	28,141	\$ 3,051,859	19,531	\$ 2,015,308	7,045	\$ 629,183	11,655	\$ 1,515,432	12.77%	13.12%	4%	2%	8%

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	Portfolio	Portfolio Amount	Current Portfolio	Current Portfolio Amount	30 Days Delinquency	30 Days Amount	60 Days Delinquency	60 Days Amount	90 Days Delinquency	90 Days Amount	Non Accruals	Non Accruals Amount	Bankruptcy	Bankruptcy Amount	Foreclosures In	Foreclosures In Amount	% Delinquency By Items	% Delinquency By Amount	% 30 Days	% 60 Days	% 90 Days
Jan-19	374,178	\$ 35,227,877	326,384	\$ 30,652,260	13,922	\$ 1,120,709	6,025	\$ 495,559	27,847	\$ 2,959,349	19,780	\$ 2,029,829	7,162	\$ 640,070	11,683	\$ 1,516,033	12.77%	12.99%	4%	2%	7%
Feb-19	371,049	\$ 35,105,156	322,874	\$ 30,511,813	14,827	\$ 1,191,220	6,193	\$ 519,329	27,155	\$ 2,882,794	19,659	\$ 1,897,784	7,070	\$ 632,326	12,192	\$ 1,550,863	12.98%	13.08%	4%	2%	7%
Mar-19	369,799	\$ 34,998,826	323,115	\$ 30,558,591	13,985	\$ 1,123,577	6,222	\$ 511,213	26,477	\$ 2,805,445	19,025	\$ 1,941,673	7,012	\$ 677,058	12,664	\$ 1,589,896	12.62%	12.69%	4%	2%	7%
Apr-19	369,473	\$ 34,861,054	324,733	\$ 30,613,829	13,405	\$ 1,066,304	5,781	\$ 475,518	25,554	\$ 2,705,403	19,175	\$ 1,944,675	6,967	\$ 622,174	13,492	\$ 1,670,915	12.11%	12.18%	4%	2%	7%
May-19	368,644	\$ 34,728,096	325,515	\$ 30,665,301	13,101	\$ 1,028,661	5,701	\$ 471,939	24,327	\$ 2,562,195	18,839	\$ 1,901,971	6,967	\$ 621,302	13,561	\$ 1,671,728	11.70%	11.70%	4%	2%	7%
Jun-19	367,791	\$ 34,602,786	322,619	\$ 30,365,892	14,959	\$ 1,187,216	6,253	\$ 510,849	23,960	\$ 2,538,829	18,469	\$ 1,879,819	6,841	\$ 610,207	13,918	\$ 1,704,514	12.28%	12.24%	4%	2%	7%
Jul-19	367,004	\$ 34,467,714	323,750	\$ 30,452,398	13,796	\$ 1,055,451	6,144	\$ 499,899	23,314	\$ 2,459,966	18,325	\$ 1,853,636	6,887	\$ 613,363	14,275	\$ 1,740,463	11.79%	11.65%	4%	2%	6%
Aug-19	366,003	\$ 34,323,985	321,816	\$ 30,244,647	14,563	\$ 1,137,387	6,574	\$ 528,637	23,050	\$ 2,413,314	18,084	\$ 1,818,550	6,838	\$ 604,498	14,201	\$ 1,723,362	12.07%	11.88%	4%	2%	6%
Sep-19	365,033	\$ 34,187,915	321,709	\$ 30,211,890	13,881	\$ 1,082,985	6,564	\$ 530,531	22,879	\$ 2,362,509	18,205	\$ 1,788,641	6,726	\$ 595,717	14,135	\$ 1,706,666	11.87%	11.63%	4%	2%	6%
Oct-19	364,043	\$ 34,052,163	321,931	\$ 30,164,241	13,730	\$ 1,079,830	6,322	\$ 518,728	22,060	\$ 2,289,364	17,642	\$ 1,745,065	6,692	\$ 596,092	13,879	\$ 1,666,496	11.57%	11.42%	4%	2%	6%
Nov-19	363,125	\$ 33,898,907	318,668	\$ 29,867,606	15,481	\$ 1,216,072	6,753	\$ 538,501	22,223	\$ 2,276,728	17,685	\$ 1,735,384	6,791	\$ 608,982	13,679	\$ 1,628,392	12.24%	11.89%	4%	2%	6%
Dec-19	365,127	\$ 34,102,691	319,208	\$ 29,931,068	15,977	\$ 1,254,222	7,033	\$ 562,576	22,909	\$ 2,354,825	17,812	\$ 1,717,460	6,736	\$ 598,300	13,449	\$ 1,590,797	12.58%	12.23%	4%	2%	6%
Jan-20	361,372	\$ 33,597,582	316,714	\$ 29,578,783	15,749	\$ 1,257,643	6,913	\$ 565,315	21,996	\$ 2,195,841	15,471	\$ 1,417,640	6,622	\$ 590,624	13,214	\$ 1,548,340	12.36%	11.96%	4%	2%	6%
Feb-20	359,210	\$ 33,320,672	312,754	\$ 29,178,227	17,076	\$ 1,366,400	7,504	\$ 610,933	21,876	\$ 2,165,112	15,955	\$ 1,461,400	6,625	\$ 587,692	13,088	\$ 1,548,098	12.93%	12.43%	5%	2%	6%
Mar-20	358,707	\$ 33,208,299	307,012	\$ 28,534,251	21,593	\$ 1,858,323	7,368	\$ 581,262	22,734	\$ 2,234,463	16,105	\$ 1,464,800	6,659	\$ 589,162	12,717	\$ 1,496,624	14.41%	14.07%	6%	2%	6%
Apr-20	356,311	\$ 32,911,217	280,702	\$ 25,488,404	37,903	\$ 3,884,919	13,568	\$ 1,212,776	24,138	\$ 2,325,118	16,701	\$ 1,506,582	6,478	\$ 574,294	12,557	\$ 1,481,112	21.22%	22.55%	11%	4%	7%
May-20	355,741	\$ 32,833,388	269,078	\$ 24,056,981	22,141	\$ 2,061,824	33,737	\$ 3,703,645	30,785	\$ 3,010,938	17,259	\$ 1,545,374	6,440	\$ 569,132	12,472	\$ 1,475,522	24.36%	26.73%	6%	9%	9%
Jun-20	355,101	\$ 32,767,945	276,343	\$ 24,675,250	11,511	\$ 932,313	13,666	\$ 1,379,736	53,581	\$ 5,780,646	25,673	\$ 2,701,635	6,426	\$ 565,576	12,350	\$ 1,464,066	22.18%	24.70%	3%	4%	15%
Jul-20	354,690	\$ 32,708,790	280,034	\$ 24,973,232	9,557	\$ 767,732	7,889	\$ 705,488	57,210	\$ 6,262,338	27,159	\$ 2,872,669	6,437	\$ 567,560	12,068	\$ 1,436,413	21.05%	23.65%	3%	2%	16%
Aug-20	354,728	\$ 32,622,416	283,297	\$ 25,161,321	8,595	\$ 666,713	6,648	\$ 605,393	56,188	\$ 6,188,989	27,370	\$ 2,908,708	6,452	\$ 571,134	11,945	\$ 1,426,333	20.14%	22.87%	2%	2%	16%
Sep-20	381,641	\$ 35,669,353	319,377	\$ 29,363,162	10,819	\$ 961,368	5,326	\$ 458,817	46,119	\$ 4,886,006	17,675	\$ 1,782,428	6,855	\$ 610,095	11,737	\$ 1,401,505	16.31%	17.68%	3%	1%	12%
Oct-20	381,281	\$ 35,584,650	321,260	\$ 29,646,121	11,588	\$ 876,177	5,667	\$ 502,270	42,766	\$ 4,560,082	16,401	\$ 1,398,472	6,779	\$ 609,426	11,523	\$ 1,382,701	15.74%	16.69%	3%	1%	11%
Nov-20	380,891	\$ 35,529,961	324,679	\$ 29,991,779	10,576	\$ 843,828	5,406	\$ 451,969	40,230	\$ 4,242,385	16,436	\$ 1,398,032	6,668	\$ 598,918	11,494	\$ 1,376,944	14.76%	15.59%	3%	1%	11%
Dec-20	381,725	\$ 35,526,887	328,963	\$ 30,353,561	9,275	\$ 727,644	5,208	\$ 430,291	38,279	\$ 4,015,391	15,444	\$ 1,295,548	6,639	\$ 593,211	11,353	\$ 1,357,774	13.82%	14.56%	2%	1%	10%

## 2015-2025 Residential Mortgage Delinquency

Amounts in Thousands (\$,000)

Date	Portfolio		Current Portfolio		30 Days		60 Days		90 Days		Non Accruals		Bankruptcy		Foreclosures		Percentages				
	Portfolio	Portfolio Amount	Current Portfolio	Current Portfolio Amount	30 Days Delinquency	30 Days Amount	60 Days Delinquency	60 Days Amount	90 Days Delinquency	90 Days Amount	Non Accruals	Non Accruals Amount	Bankruptcy	Bankruptcy Amount	Foreclosures In	Foreclosures In Amount	% Delinquency By Items	% Delinquency By Amount	% 30 Days	% 60 Days	% 90 Days
Jan-21	377,374	\$ 34,909,265	324,986	\$ 29,775,514	9,615	\$ 760,368	5,157	\$ 427,427	37,616	\$ 3,945,956	16,592	\$ 1,399,993	6,587	\$ 590,679	11,240	\$ 1,342,399	13.88%	14.71%	3%	1%	10%
Feb-21	377,345	\$ 35,026,289	328,843	\$ 30,299,963	9,303	\$ 740,144	4,755	\$ 403,909	34,444	\$ 3,582,273	16,783	\$ 1,416,771	6,492	\$ 581,172	11,213	\$ 1,334,362	12.85%	13.49%	2%	1%	9%
Mar-21	376,451	\$ 34,917,330	332,708	\$ 30,681,362	8,085	\$ 621,294	4,148	\$ 348,008	31,510	\$ 3,266,666	16,848	\$ 1,404,805	6,475	\$ 578,166	10,912	\$ 1,295,607	11.62%	12.13%	2%	1%	8%
Apr-21	375,624	\$ 34,808,459	335,204	\$ 30,880,339	6,770	\$ 519,387	4,388	\$ 378,244	29,262	\$ 3,030,489	16,682	\$ 1,385,036	6,372	\$ 567,304	10,647	\$ 1,272,184	10.76%	11.28%	2%	1%	8%
May-21	373,483	\$ 34,728,642	333,145	\$ 30,873,981	8,214	\$ 623,973	3,557	\$ 286,512	28,567	\$ 2,944,176	16,976	\$ 1,397,520	6,360	\$ 565,084	10,321	\$ 1,235,452	10.80%	11.10%	2%	1%	8%
Jun-21	371,565	\$ 34,536,040	334,771	\$ 31,059,852	7,075	\$ 524,307	3,416	\$ 271,267	26,303	\$ 2,680,614	16,971	\$ 1,374,050	6,074	\$ 536,769	9,812	\$ 1,178,304	9.90%	10.07%	2%	1%	7%
Jul-21	373,319	\$ 34,464,630	336,740	\$ 31,100,339	7,899	\$ 568,883	3,533	\$ 268,111	25,147	\$ 2,527,297	16,775	\$ 1,329,752	6,258	\$ 552,619	9,662	\$ 1,153,158	9.80%	9.76%	2%	1%	7%
Aug-21	373,730	\$ 34,550,691	338,517	\$ 31,063,069	7,889	\$ 797,824	3,424	\$ 258,278	23,900	\$ 2,431,520	14,194	\$ 1,220,233	6,102	\$ 544,542	9,247	\$ 1,099,636	9.42%	10.09%	2%	1%	6%
Sep-21	372,371	\$ 34,428,157	337,597	\$ 31,252,827	8,335	\$ 604,850	3,663	\$ 266,883	22,776	\$ 2,303,597	13,907	\$ 1,184,424	6,003	\$ 525,682	8,940	\$ 1,064,438	9.34%	9.22%	2%	1%	6%
Oct-21	371,369	\$ 34,316,069	336,607	\$ 31,229,265	9,598	\$ 710,849	3,886	\$ 281,197	21,278	\$ 2,094,758	15,703	\$ 1,192,708	5,928	\$ 516,998	8,700	\$ 1,347,465	9.36%	9.00%	3%	1%	6%
Nov-21	370,261	\$ 34,189,001	336,139	\$ 31,189,926	10,195	\$ 744,005	3,704	\$ 274,470	20,223	\$ 1,980,600	15,709	\$ 1,160,342	5,889	\$ 517,276	8,168	\$ 975,100	9.22%	8.77%	3%	1%	5%
Dec-21	368,006	\$ 33,917,243	337,030	\$ 31,185,923	8,484	\$ 626,764	3,511	\$ 264,158	18,981	\$ 1,840,398	15,452	\$ 1,114,784	5,606	\$ 491,448	7,929	\$ 952,133	8.42%	8.05%	2%	1%	5%
Jan-22	368,615	\$ 33,838,105	337,002	\$ 31,113,649	9,173	\$ 652,878	3,917	\$ 289,994	18,523	\$ 1,781,584	16,717	\$ 1,106,714	5,511	\$ 482,657	8,524	\$ 983,176	8.58%	8.05%	2%	1%	5%
Feb-22	369,351	\$ 33,890,890	338,521	\$ 31,232,034	9,016	\$ 654,873	3,641	\$ 267,717	18,173	\$ 1,736,266	16,369	\$ 1,071,791	5,466	\$ 478,690	8,355	\$ 957,342	8.35%	7.85%	2%	1%	5%
Mar-22	365,432	\$ 33,498,727	336,857	\$ 31,067,292	7,685	\$ 564,979	3,185	\$ 233,954	17,705	\$ 1,632,502	15,922	\$ 916,971	5,241	\$ 708,882	8,637	\$ 990,202	7.82%	7.26%	2%	1%	5%
Apr-22	366,065	\$ 33,563,474	336,822	\$ 31,132,198	8,580	\$ 623,277	3,758	\$ 281,597	16,905	\$ 1,526,402	15,587	\$ 868,125	5,216	\$ 452,366	8,525	\$ 960,703	7.99%	7.24%	2%	1%	5%
May-22	363,986	\$ 33,500,616	336,185	\$ 31,193,632	7,950	\$ 582,421	3,414	\$ 246,709	16,437	\$ 1,477,854	14,648	\$ 857,131	5,444	\$ 473,807	8,423	\$ 945,780	7.64%	6.89%	2%	1%	5%
Jun-22	363,371	\$ 34,331,958	336,076	\$ 31,062,384	8,440	\$ 1,613,907	3,631	\$ 263,183	15,224	\$ 1,392,484	16,853	\$ 832,267	5,284	\$ 459,661	8,238	\$ 921,860	7.51%	9.52%	2%	1%	4%
Jul-22	361,824	\$ 33,093,884	334,217	\$ 30,809,633	9,080	\$ 674,977	3,897	\$ 286,695	14,630	\$ 1,322,579	16,191	\$ 750,815	5,238	\$ 451,950	7,982	\$ 891,183	7.63%	6.90%	3%	1%	4%
Aug-22	356,800	\$ 33,062,288	331,331	\$ 30,954,885	7,992	\$ 586,808	3,517	\$ 262,155	13,960	\$ 1,258,440	16,091	\$ 726,516	5,188	\$ 444,115	8,073	\$ 899,041	7.14%	6.37%	2%	1%	4%
Sep-22	356,345	\$ 32,987,290	329,969	\$ 30,828,567	9,309	\$ 686,728	3,814	\$ 281,576	13,253	\$ 1,190,419	15,811	\$ 693,508	5,105	\$ 439,995	7,788	\$ 871,155	7.40%	6.54%	3%	1%	4%
Oct-22	355,586	\$ 32,921,051	330,048	\$ 30,790,531	8,921	\$ 689,751	3,793	\$ 284,302	12,824	\$ 1,156,467	15,763	\$ 687,051	5,036	\$ 429,227	7,513	\$ 845,946	7.18%	6.47%	3%	1%	4%
Nov-22	354,784	\$ 32,814,930	328,792	\$ 30,662,493	8,749	\$ 650,848	4,407	\$ 351,049	12,836	\$ 1,150,540	15,858	\$ 683,365	5,003	\$ 427,686	7,341	\$ 825,630	7.33%	6.56%	2%	1%	4%
Dec-22	359,082	\$ 32,792,127	331,651	\$ 30,641,901	10,455	\$ 695,417	3,955	\$ 290,334	13,021	\$ 1,164,475	15,815	\$ 678,641	4,956	\$ 421,352	7,248	\$ 810,074	7.64%	6.56%	3%	1%	4%

## 2015-2025 Residential Mortgage Delinquency

Amounts in Thousands (\$,000)

Date	Portfolio		Current Portfolio		30 Days		60 Days		90 Days		Non Accruals		Bankruptcy		Foreclosures		Percentages				
	Portfolio	Portfolio Amount	Current Portfolio	Current Portfolio Amount	30 Days Delinquency	30 Days Amount	60 Days Delinquency	60 Days Amount	90 Days Delinquency	90 Days Amount	Non Accruals	Non Accruals Amount	Bankruptcy	Bankruptcy Amount	Foreclosures In	Foreclosures In Amount	% Delinquency By Items	% Delinquency By Amount	% 30 Days	% 60 Days	% 90 Days
Jan-23	357,994	\$ 32,720,071	331,656	\$ 30,659,256	9,988	\$ 659,801	3,782	\$ 280,312	12,568	\$ 1,120,702	16,529	\$ 643,547	4,907	\$ 416,463	7,225	\$ 800,716	7.36%	6.30%	3%	1%	4%
Feb-23	352,268	\$ 32,498,487	327,745	\$ 30,470,551	8,773	\$ 668,869	3,671	\$ 281,711	12,079	\$ 1,077,356	15,302	\$ 626,933	4,873	\$ 412,269	7,001	\$ 776,565	6.96%	6.24%	2%	1%	3%
Mar-23	351,492	\$ 32,413,107	329,959	\$ 30,653,524	7,585	\$ 562,916	2,931	\$ 216,610	11,017	\$ 980,057	14,911	\$ 591,836	4,870	\$ 411,040	6,655	\$ 741,762	6.13%	5.43%	2%	1%	3%
Apr-23	350,440	\$ 32,300,765	327,745	\$ 30,442,829	8,804	\$ 669,279	3,436	\$ 264,599	10,455	\$ 924,058	14,428	\$ 541,589	4,800	\$ 405,546	6,195	\$ 692,036	6.48%	5.75%	3%	1%	3%
May-23	349,703	\$ 32,219,747	328,736	\$ 30,518,863	7,794	\$ 584,400	3,219	\$ 243,294	9,954	\$ 873,190	9,319	\$ 523,075	4,778	\$ 405,195	5,810	\$ 642,746	6.00%	5.28%	2%	1%	3%
Jun-23	248,971	\$ 32,133,104	227,561	\$ 30,399,711	8,303	\$ 623,823	3,371	\$ 259,558	9,736	\$ 850,012	9,170	\$ 505,435	4,711	\$ 401,208	5,551	\$ 616,596	8.60%	5.39%	3%	1%	4%
Jul-23	348,470	\$ 32,089,036	326,683	\$ 30,321,187	8,448	\$ 637,986	3,627	\$ 282,669	9,712	\$ 847,194	9,125	\$ 494,252	4,696	\$ 401,513	5,480	\$ 608,037	6.25%	5.51%	2%	1%	3%
Aug-23	347,795	\$ 32,035,835	326,511	\$ 30,315,162	8,217	\$ 623,753	3,664	\$ 276,647	9,403	\$ 820,273	8,952	\$ 475,923	4,613	\$ 389,277	5,264	\$ 579,837	6.12%	5.37%	2%	1%	3%
Sep-23	347,044	\$ 31,979,187	324,372	\$ 30,157,789	9,183	\$ 685,087	3,973	\$ 312,641	9,516	\$ 823,670	9,098	\$ 475,693	4,569	\$ 388,467	5,070	\$ 563,764	6.53%	5.70%	3%	1%	3%
Oct-23	346,278	\$ 31,912,464	324,627	\$ 30,170,200	8,554	\$ 641,093	3,805	\$ 289,932	9,292	\$ 811,239	8,896	\$ 461,783	4,567	\$ 390,482	5,012	\$ 552,430	6.25%	5.46%	2%	1%	3%
Nov-23	346,254	\$ 31,901,727	324,241	\$ 30,137,190	8,838	\$ 666,375	3,883	\$ 296,701	9,292	\$ 801,461	5,267	\$ 467,721	4,545	\$ 388,945	4,902	\$ 531,429	6.36%	5.53%	3%	1%	3%
Dec-23	345,074	\$ 31,791,293	321,671	\$ 29,924,453	9,905	\$ 747,538	4,158	\$ 324,535	9,340	\$ 794,767	8,766	\$ 443,412	4,502	\$ 389,988	4,827	\$ 521,867	6.78%	5.87%	3%	1%	3%
Jan-24	344,646	\$ 31,773,048	322,447	\$ 29,994,470	8,977	\$ 668,511	4,045	\$ 328,534	9,177	\$ 781,533	8,648	\$ 430,906	4,455	\$ 388,175	4,777	\$ 516,342	6.44%	5.60%	3%	1%	3%
Feb-24	343,945	\$ 31,657,363	322,143	\$ 29,896,246	8,957	\$ 685,227	3,941	\$ 306,533	8,904	\$ 769,357	8,541	\$ 422,331	4,454	\$ 383,752	4,570	\$ 497,862	6.34%	5.56%	3%	1%	3%
Mar-24	343,367	\$ 31,618,901	322,066	\$ 29,886,066	8,965	\$ 709,983	3,702	\$ 287,134	8,634	\$ 735,718	8,423	\$ 419,185	4,440	\$ 381,526	4,492	\$ 491,309	6.20%	5.48%	3%	1%	3%
Apr-24	322,946	\$ 31,554,832	303,217	\$ 29,980,876	8,280	\$ 619,395	3,338	\$ 262,961	8,111	\$ 691,600	8,267	\$ 406,407	4,387	\$ 377,383	4,262	\$ 468,527	6.11%	4.99%	3%	1%	3%
May-24	347,419	\$ 31,623,060	327,653	\$ 30,049,848	8,363	\$ 625,297	3,532	\$ 275,702	7,871	\$ 672,213	8,159	\$ 394,803	4,400	\$ 377,459	4,105	\$ 451,637	5.69%	4.97%	2%	1%	2%
Jun-24	346,918	\$ 31,576,219	324,520	\$ 29,803,758	10,185	\$ 765,454	4,076	\$ 317,177	8,137	\$ 689,830	8,099	\$ 382,230	4,359	\$ 372,373	3,991	\$ 437,662	6.46%	5.61%	3%	1%	2%
Jul-24	346,340	\$ 22,264,569	324,551	\$ 21,215,789	9,780	\$ 69,814	4,077	\$ 308,894	7,932	\$ 670,072	7,921	\$ 380,033	4,312	\$ 367,998	3,893	\$ 425,030	6.29%	4.71%	3%	1%	2%
Aug-24	346,037	\$ 31,489,781	324,307	\$ 29,771,086	9,704	\$ 727,720	4,024	\$ 320,819	8,002	\$ 670,156	7,886	\$ 373,107	4,353	\$ 369,731	3,750	\$ 413,789	6.28%	5.46%	3%	1%	2%
Sep-24	340,813	\$ 31,105,189	317,177	\$ 29,359,836	11,413	\$ 747,334	4,317	\$ 336,542	7,906	\$ 661,477	7,768	\$ 363,029	4,223	\$ 364,183	3,712	\$ 403,041	6.94%	5.61%	3%	1%	2%
Oct-24	344,534	\$ 31,410,975	323,467	\$ 29,744,158	9,043	\$ 681,314	4,145	\$ 323,962	7,879	\$ 661,541	7,635	\$ 358,463	4,222	\$ 364,470	3,687	\$ 392,614	6.11%	5.31%	3%	1%	2%
Nov-24	339,733	\$ 31,045,408	316,819	\$ 29,223,618	10,437	\$ 795,005	4,496	\$ 348,933	7,981	\$ 677,852	7,624	\$ 353,011	4,158	\$ 358,556	3,549	\$ 382,522	6.74%	5.87%	3%	1%	2%
Dec-24	285,465	\$ 31,354,701	263,389	\$ 29,607,899	9,743	\$ 728,422	4,288	\$ 340,213	8,045	\$ 678,167	7,645	\$ 351,818	4,203	\$ 355,075	3,589	\$ 386,957	7.73%	5.57%	3%	2%	3%

## 2015-2025 Residential Mortgage Delinquency

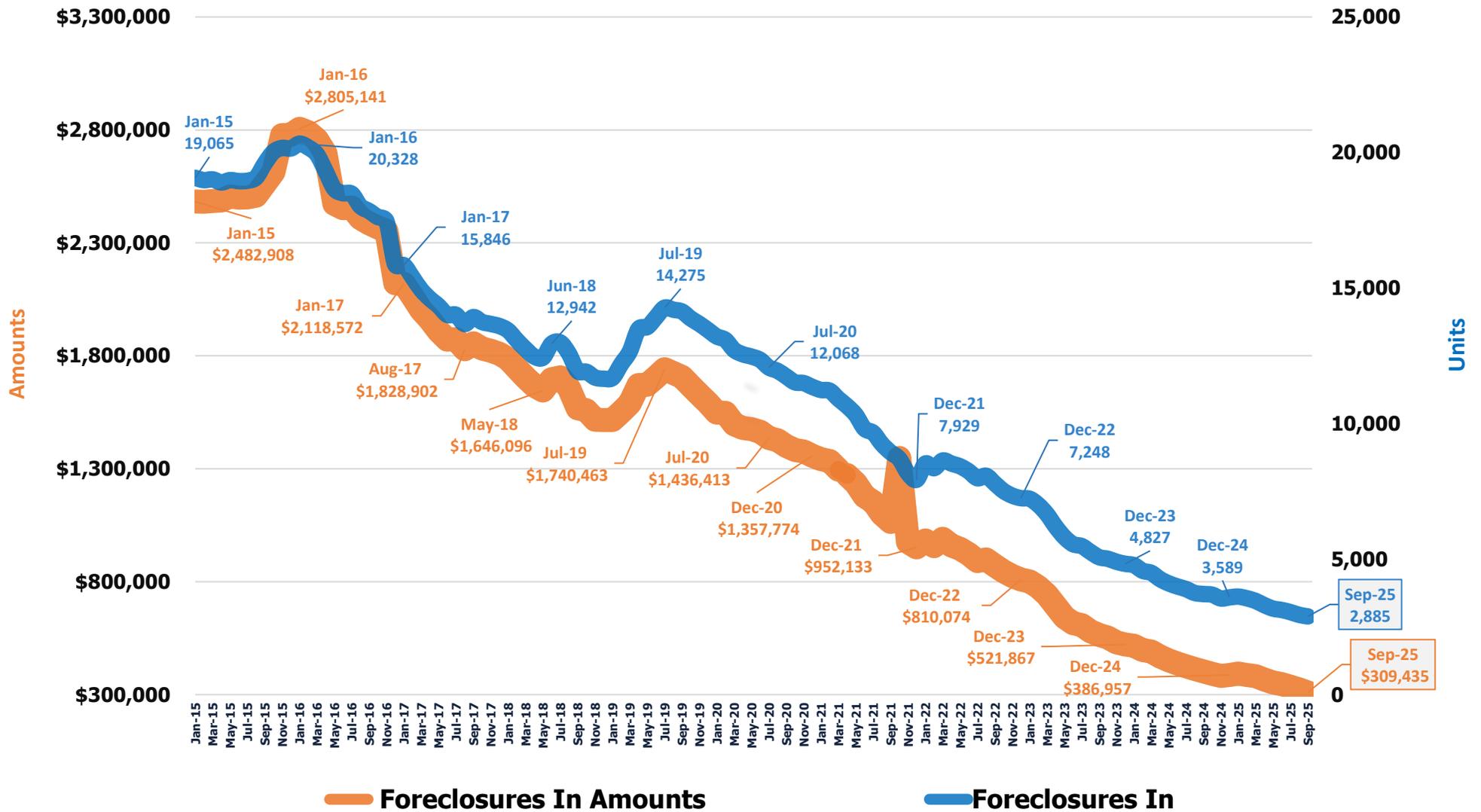
Amounts in Thousands (\$,000)

Date	Portfolio		Current Portfolio		30 Days		60 Days		90 Days		Non Accruals		Bankruptcy		Foreclosures		Percentages				
	Portfolio	Portfolio Amount	Current Portfolio	Current Portfolio Amount	30 Days Delinquency	30 Days Amount	60 Days Delinquency	60 Days Amount	90 Days Delinquency	90 Days Amount	Non Accruals	Non Accruals Amount	Bankruptcy	Bankruptcy Amount	Foreclosures In	Foreclosures In Amount	% Delinquency By Items	% Delinquency By Amount	% 30 Days	% 60 Days	% 90 Days
Jan-25	343,013	\$ 31,296,804	321,521	\$ 29,585,367	9,261	\$ 695,676	4,183	\$ 327,811	8,048	\$ 687,950	7,658	\$ 353,821	4,126	\$ 347,698	3,616	\$ 393,269	6.27%	5.47%	3%	1%	2%
Feb-25	342,557	\$ 31,265,990	320,436	\$ 29,508,486	10,047	\$ 758,924	4,200	\$ 327,535	7,874	\$ 671,045	7,592	\$ 348,826	4,138	\$ 347,213	3,554	\$ 386,733	6.46%	5.62%	3%	1%	2%
Mar-25	220,998	\$ 31,241,859	200,262	\$ 29,620,984	10,806	\$ 708,818	2,544	\$ 285,308	7,386	\$ 626,749	7,529	\$ 337,980	4,069	\$ 346,232	3,457	\$ 381,742	9.38%	5.19%	5%	1%	3%
Apr-25	341,491	\$ 31,228,721	321,918	\$ 29,685,764	8,802	\$ 654,480	3,691	\$ 287,367	7,080	\$ 601,110	7,401	\$ 329,886	3,921	\$ 335,043	3,301	\$ 366,321	5.73%	4.94%	3%	1%	2%
May-25	336,763	\$ 30,881,650	316,741	\$ 29,304,445	9,244	\$ 696,257	3,762	\$ 291,151	7,016	\$ 589,797	7,027	\$ 297,570	3,999	\$ 339,637	3,175	\$ 353,550	5.95%	5.11%	3%	1%	2%
Jun-25	342,589	\$ 31,201,897	322,668	\$ 29,641,644	8,962	\$ 669,580	3,862	\$ 296,403	7,097	\$ 594,270	7,551	\$ 328,415	4,035	\$ 343,036	3,123	\$ 346,482	5.81%	5.00%	3%	1%	2%
Jul-25	340,177	\$ 31,193,840	320,522	\$ 29,654,928	8,658	\$ 648,434	3,909	\$ 300,806	7,088	\$ 589,672	7,506	\$ 322,132	3,995	\$ 340,948	3,044	\$ 334,975	5.78%	4.93%	3%	1%	2%
Aug-25	335,637	\$ 30,854,312	314,858	\$ 29,225,283	9,634	\$ 726,226	4,012	\$ 310,118	7,133	\$ 592,685	7,406	\$ 316,199	4,004	\$ 339,443	2,944	\$ 322,792	6.19%	5.28%	3%	1%	2%
Sep-25	335,002	\$ 30,826,798	314,436	\$ 29,250,591	9,488	\$ 688,383	4,076	\$ 310,197	7,002	\$ 577,627	7,358	\$ 306,191	3,975	\$ 339,174	2,885	\$ 309,435	6.14%	5.11%	3%	1%	2%

“Los datos que se muestran en este informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera, como parte del seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe podrá ser modificada y/o enmendada de tiempo en tiempo, según sea necesario. Este informe no necesariamente se actualizará diariamente o con alguna frecuencia específica. La OCIF no será responsable en caso de que surja alguna incongruencia en la data presentada en el informe publicado.”

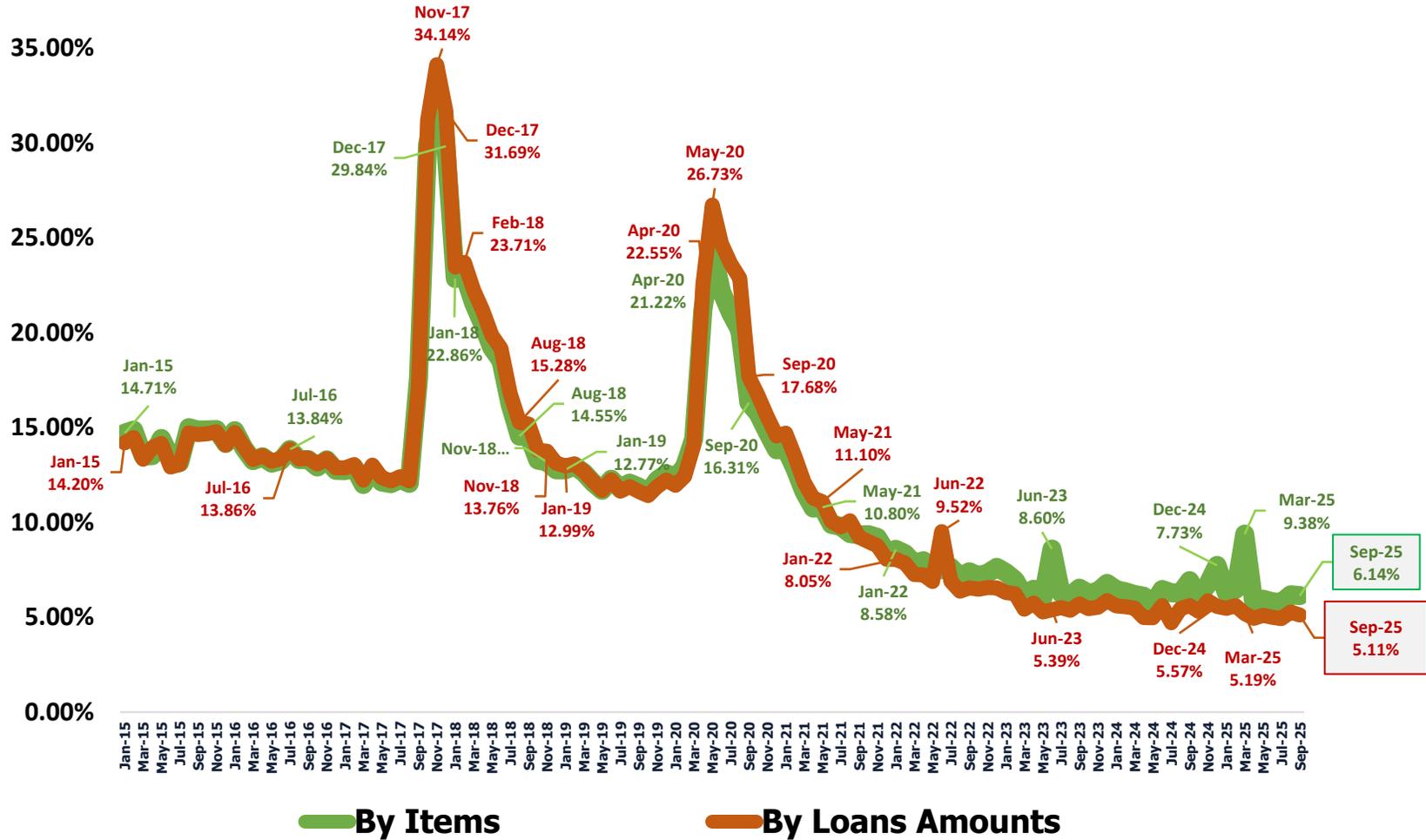
# Residential Mortgage Delinquency Properties in Process of Foreclosure

Amounts in Thousands (\$,000)



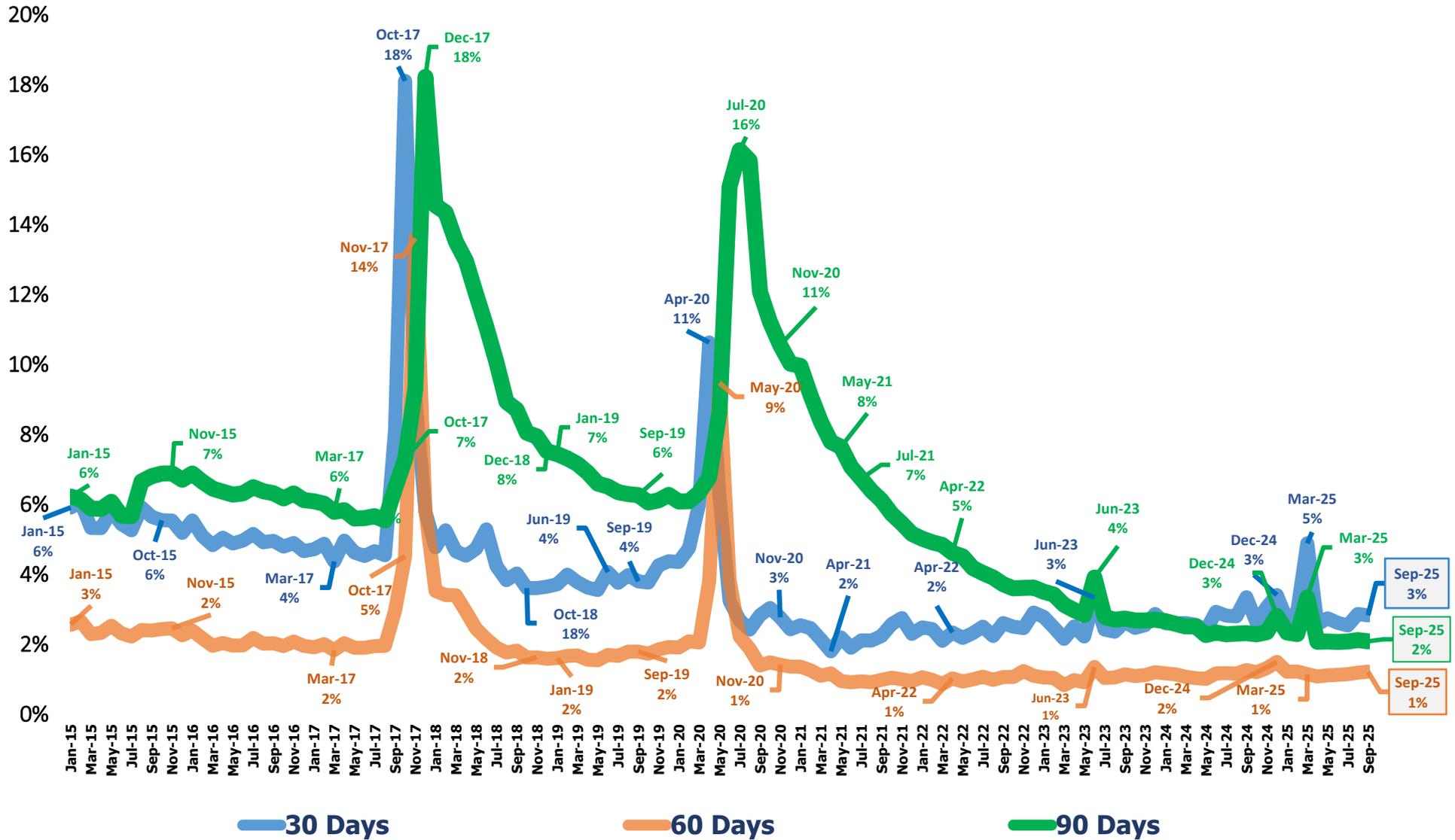
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# Residential Mortgage Delinquency



“Los datos que se muestran en este informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera, el seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe podrá ser modificada y/o enmendada de tiempo en tiempo si sea necesario. Este informe no necesariamente se actualizará diariamente o con alguna frecuencia específica. La OCIF no será responsable en caso de que surja alguna incon

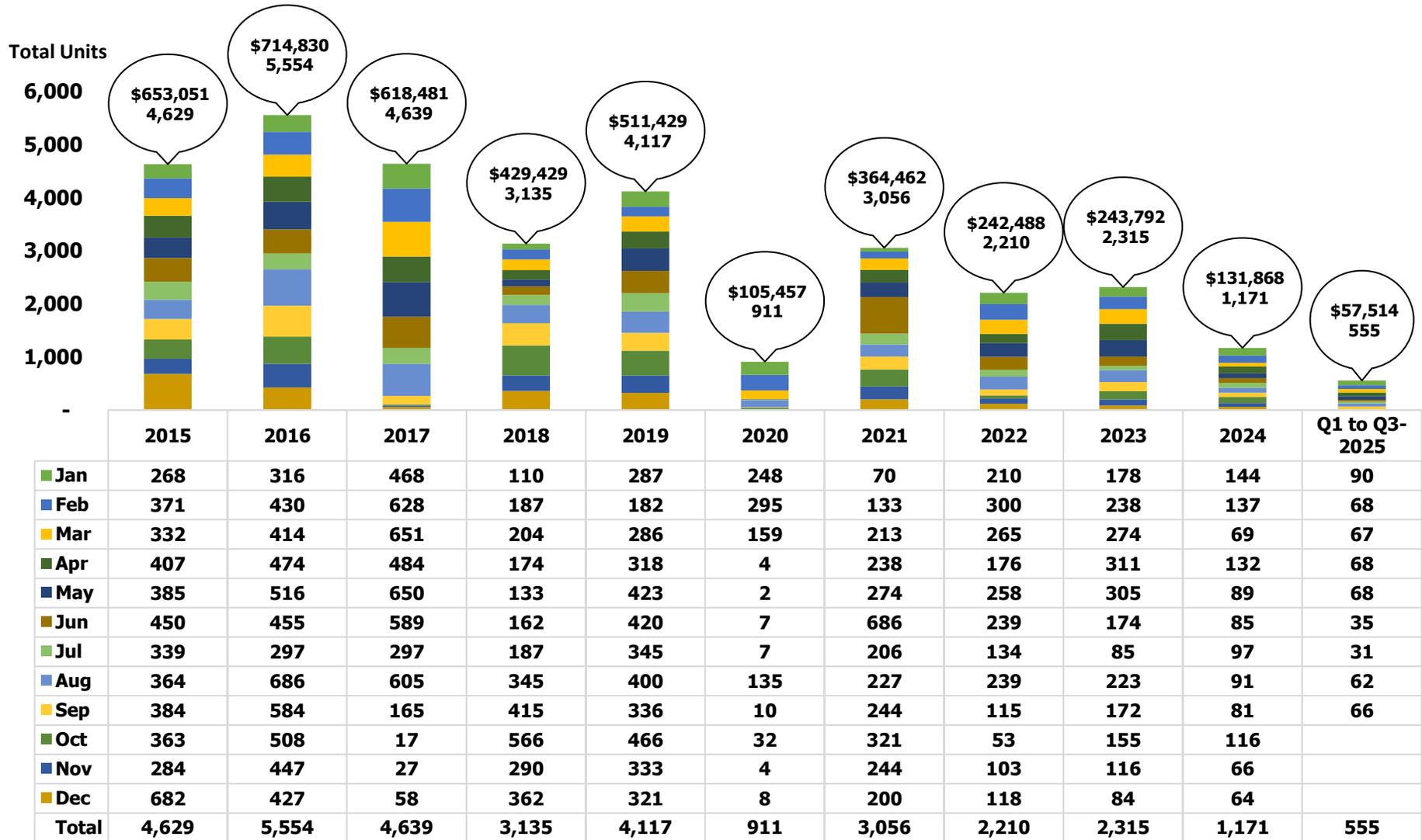
# Residential Mortgage Delinquency Percentages (%) by Days



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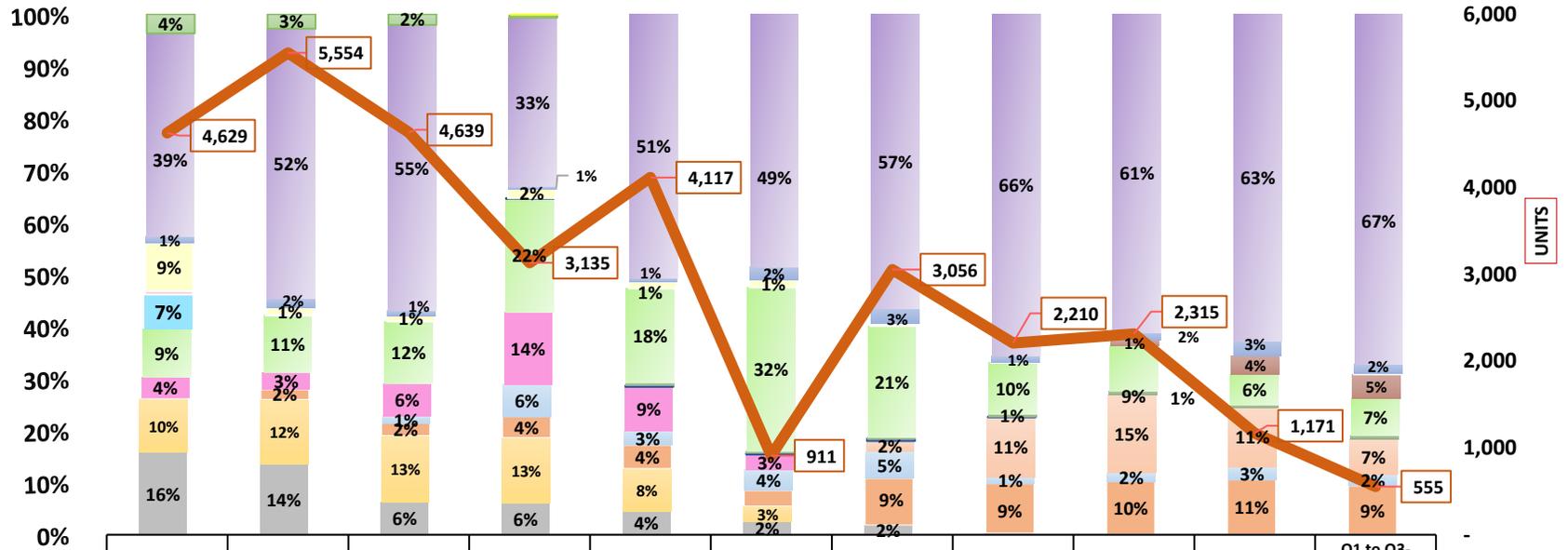
# Residential Properties Foreclosed Units by Month

Amounts in Thousands (\$,000)



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# Residential Properties Foreclosed by Institutions and %



	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Q1 to Q3-2025
Autoridad Financiamiento Vivienda (AFV)				7							
TRM, LLC	171	155	96	14							
Banco Popular P.R.	1,808	2,876	2,548	1,019	2,088	442	1,728	1,451	1,415	735	373
Sun West Mortgage Company, Inc.	55	101	43	12	29	22	89	26	36	34	10
Citibank N.A.	428	77	52	57	52	13	14	3			1
Citi Finacial	31	7									
Doral Bank	307										
EMI Equity Mortgage, Inc.									23	41	26
First Equity Mortgage, Inc.				2							
FirstBank	427	612	553	685	749	287	653	217	204	70	39
Midwest Servicing 3, Inc.					20	2	9	12	13	5	4
Midwest Servicing, Inc.					10	3	13	2			
Banco Santander	186	179	289	437	350	27					
Planet Home Lending, LLC							63	254	348	133	38
Franklin Credit Management, Corp.			67	193	111	36	157	29	40	30	12
Oriental Bank	11	103	107	124	184	27	273	209	235	123	52
Scotiabank	475	688	591	394	340	28					
Rushmore Loan Management Services, LLC	730	756	293	191	184	22	57	7	1		
<b>Total</b>	<b>4,629</b>	<b>5,554</b>	<b>4,639</b>	<b>3,135</b>	<b>4,117</b>	<b>911</b>	<b>3,056</b>	<b>2,210</b>	<b>2,315</b>	<b>1,171</b>	<b>555</b>

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**Loss Mitigation Activity Report**  
Loss Mitigation Activity for Loans Under 90 Days Past Due  
**December**  
Dollar Amounts in Thousands (\$,000)

	2014		2015		2016		2017		2018		2019		2020		2021		2022		2023		2024		Accrued Total Number	Accrued Total Amount
	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount		
Special Forbearance (Moratory)	3,954	\$ 429,182	3,707	\$ 396,701	3,943	\$ 425,839	98,255	\$ 12,830,712	32,839	\$ 4,705,668	1,814	\$ 179,953	92,829	\$ 10,243,744	2,875	\$ 341,687	4,253	\$ 488,763	1,925	\$ 154,473	1,716	\$ 132,813	248,110	\$ 30,329,535
Agreements and Payment Plans	6,507	\$ 502,662	1,289	\$ 109,112	728	\$ 59,421	617	\$ 62,404	10,433	\$ 998,131	1,660	\$ 136,348	1,685	\$ 126,256	1,603	\$ 123,513	1,616	\$ 150,932	1,295	\$ 93,903	1,176	\$ 94,551	28,609	\$ 2,457,234
Stipulation or Covenant	695	\$ 79,853	113	\$ 9,510	46	\$ 3,552	17	\$ 2,745	130	\$ 15,568	38	\$ 2,286	33	\$ 2,590	136	\$ 134,960	193	\$ 13,281	51	\$ 4,130	27	\$ 2,120	1,479	\$ 270,595
Modification/Restructuring	5,490	\$ 674,305	4,347	\$ 520,017	3,912	\$ 465,419	2,657	\$ 314,253	15,392	\$ 1,594,322	4,312	\$ 523,430	2,057	\$ 234,391	2,515	\$ 301,575	1,684	\$ 213,531	1,558	\$ 177,219	952	\$ 107,498	44,876	\$ 5,125,960
Partial Claims	50	\$ 5,447	71	\$ 8,083	89	\$ 9,370	7	\$ 726	1,081	\$ 127,675	506	\$ 49,804	1,396	\$ 159,374	2,812	\$ 505,462	856	\$ 83,020	354	\$ 34,886	528	\$ 56,459	7,750	\$ 1,040,306
Housing Saving Aids	-	\$ -	-	\$ -	-	\$ -	1	\$ 245	-	\$ -	-	\$ -	-	\$ -	-	\$ -	48	\$ 3,995	52	\$ 4,677	1	\$ 136	102	\$ 9,053
Other	268	\$ 58,907	821	\$ 84,922	400	\$ 57,919	578	\$ 94,337	758	\$ 116,401	693	\$ 144,941	1,161	\$ 129,168	1,234	\$ 128,058	325	\$ 31,412	170	\$ 16,200	117	\$ 11,902	6,525	\$ 874,167
<b>TOTAL</b>	<b>16,964</b>	<b>\$ 1,750,356</b>	<b>10,348</b>	<b>\$ 1,128,346</b>	<b>9,118</b>	<b>\$ 1,021,520</b>	<b>102,132</b>	<b>\$ 13,305,422</b>	<b>60,633</b>	<b>\$ 7,557,765</b>	<b>9,023</b>	<b>\$ 1,036,762</b>	<b>99,161</b>	<b>\$ 10,895,523</b>	<b>11,175</b>	<b>\$ 1,535,255</b>	<b>8,975</b>	<b>\$ 984,934</b>	<b>5,405</b>	<b>\$ 485,488</b>	<b>4,517</b>	<b>\$ 405,479</b>	<b>337,451</b>	<b>\$ 40,106,850</b>

**Loss Mitigation Activity for Loans in Foreclosure Process**

	2014		2015		2016		2017		2018		2019		2020		2021		2022		2023		2024		Accrued Total Number	Accrued Total Amount
	Total Loans	Amount																						
Agreements and Payment Plans	2,075	\$ 275,921	338	\$ 39,176	283	\$ 26,602	376	\$ 34,029	729	\$ 104,099	485	\$ 64,782	469	\$ 48,159	597	\$ 199,922	720	\$ 90,379	361	\$ 36,730	340	\$ 35,240	6,773	\$ 955,039
Loss Mitigation Aids-Stipulation or Covenant	273	\$ 33,790	96	\$ 9,355	68	\$ 10,950	43	\$ 3,829	39	\$ 6,516	62	\$ 12,644	27	\$ 4,078	148	\$ 20,218	221	\$ 19,090	6	\$ 687	2	\$ 171	985	\$ 121,328
Loss Mitigation Aids-Modifications Restructuring	1,942	\$ 265,145	2,699	\$ 336,594	2,156	\$ 244,213	1,608	\$ 196,621	695	\$ 72,984	834	\$ 96,979	639	\$ 73,064	476	\$ 56,707	683	\$ 88,960	508	\$ 57,741	521	\$ 53,282	12,761	\$ 1,542,290
Loss Mitigation Aids-Partial Claims	48	\$ 5,641	170	\$ 19,345	139	\$ 18,549	27	\$ 3,189	2	\$ 83	3	\$ 296	3	\$ 464	47	\$ 200,542	387	\$ 36,578	180	\$ 17,579	265	\$ 24,679	1,271	\$ 326,945
Loss Mitigation Aids-Housing Saving Aids	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	-	\$ -	1	\$ 78	5	\$ 310	0	\$ 0	6	\$ 388
Loss Mitigation Aids-Refinancing	17	\$ 7,320	60	\$ 18,179	77	\$ 14,726	120	\$ 27,007	66	\$ 18,923	120	\$ 26,771	147	\$ 30,898	164	\$ 27,217	103	\$ 19,055	59	\$ 10,858	32	\$ 6,780	965	\$ 207,734
<b>TOTAL</b>	<b>4,355</b>	<b>\$ 587,817</b>	<b>3,363</b>	<b>\$ 422,649</b>	<b>2,723</b>	<b>\$ 315,040</b>	<b>2,174</b>	<b>\$ 264,675</b>	<b>1,531</b>	<b>\$ 202,605</b>	<b>1,504</b>	<b>\$ 201,472</b>	<b>1,285</b>	<b>\$ 156,663</b>	<b>1,432</b>	<b>\$ 504,606</b>	<b>2,115</b>	<b>\$ 254,140</b>	<b>1,119</b>	<b>\$ 123,905</b>	<b>1,160</b>	<b>\$ 120,152</b>	<b>22,761</b>	<b>\$ 3,153,724</b>

**Total Loss Mitigation Activity**

	2014		2015		2016		2017		2018		2019		2020		2021		2022		2023		2024		Accrued Total Number	Accrued Total Amount
	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount	Total Loans	Amount		
Special Forbearance (Moratory)	3,954	\$ 429,182	3,707	\$ 396,701	3,943	\$ 425,839	98,255	\$ 12,830,712	32,839	\$ 4,705,668	1,814	\$ 179,953	92,829	\$ 10,243,744	2,875	\$ 341,687	4,253	\$ 488,763	1,925	\$ 154,473	1,716	\$ 132,813	248,110	\$ 30,329,535
Agreements and Payment Plans	8,582	\$ 778,583	1,627	\$ 148,288	1,011	\$ 86,023	993	\$ 96,433	11,162	\$ 1,102,230	2,145	\$ 201,130	2,154	\$ 174,415	2,200	\$ 323,435	2,336	\$ 241,311	1,656	\$ 130,633	1,516	\$ 129,791	35,382	\$ 3,412,273
Stipulation or Covenant	968	\$ 113,643	209	\$ 18,865	114	\$ 14,502	60	\$ 6,574	169	\$ 22,084	100	\$ 14,930	60	\$ 6,668	284	\$ 155,178	414	\$ 32,371	57	\$ 4,817	29	\$ 2,291	2,464	\$ 391,923
Modification/Restructuring	7,432	\$ 939,450	7,046	\$ 856,611	6,068	\$ 709,632	4,265	\$ 510,874	16,087	\$ 1,667,306	5,146	\$ 620,409	2,696	\$ 307,455	2,991	\$ 358,282	2,367	\$ 302,491	2,066	\$ 234,960	1,473	\$ 160,780	57,637	\$ 6,668,250
Partial Claims	98	\$ 11,088	241	\$ 27,428	228	\$ 27,919	34	\$ 3,915	1,083	\$ 127,758	509	\$ 50,100	1,399	\$ 159,838	2,859	\$ 706,004	1,243	\$ 119,598	534	\$ 52,465	793	\$ 81,138	9,021	\$ 1,367,251
Housing Saving Aids	-	\$ -	-	\$ -	-	\$ -	1	\$ 245	-	\$ -	-	\$ -	-	\$ -	-	\$ -	49	\$ 4,073	57	\$ 4,987	1	\$ 136	108	\$ 9,441
Other	285	\$ 66,227	881	\$ 103,101	477	\$ 72,645	698	\$ 121,344	824	\$ 135,324	813	\$ 171,712	1,308	\$ 160,066	1,398	\$ 155,275	428	\$ 50,467	229	\$ 27,058	149	\$ 18,682	7,490	\$ 1,081,901
<b>GRAND TOTAL</b>	<b>21,319</b>	<b>\$ 2,338,173</b>	<b>13,711</b>	<b>\$ 1,550,995</b>	<b>11,841</b>	<b>\$ 1,336,560</b>	<b>104,306</b>	<b>\$ 13,570,097</b>	<b>62,164</b>	<b>\$ 7,760,370</b>	<b>10,527</b>	<b>\$ 1,238,234</b>	<b>100,446</b>	<b>\$ 11,052,186</b>	<b>12,607</b>	<b>\$ 2,039,861</b>	<b>11,090</b>	<b>\$ 1,239,074</b>	<b>6,524</b>	<b>\$ 609,393</b>	<b>5,677</b>	<b>\$ 525,631</b>	<b>360,212</b>	<b>\$ 43,260,574</b>

Moratoriums from Sept. 2017 to August 2018 were added due to María hurricane.

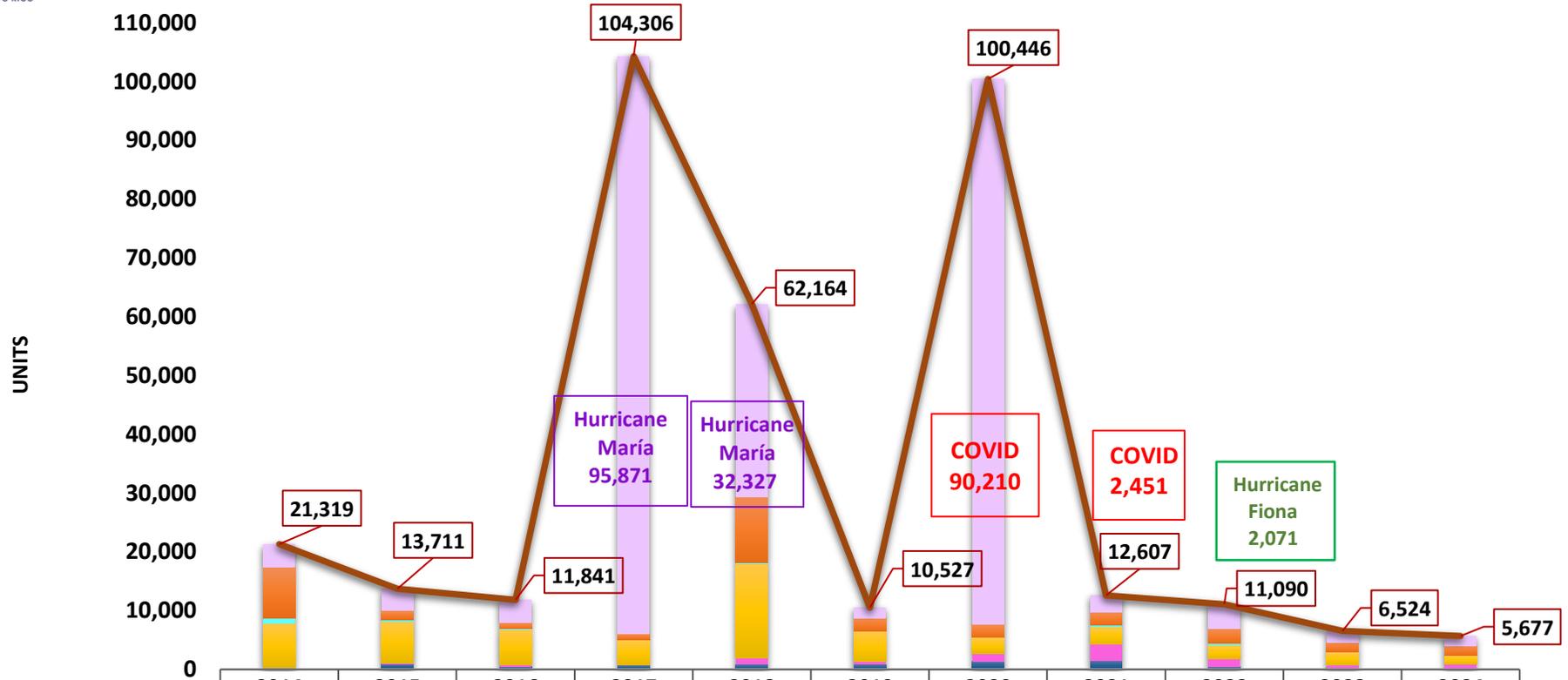
COVID was added from March 2020 to Sept. 2021.

Moratoriums from Oct. to Dic. 2022 were added due to Fiona hurricane.

Done Annually

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# Loss Mitigation Activity Total Loans



	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Special Forbearance	3,954	3,707	3,943	98,255	32,839	1,814	92,829	2,875	4,253	1,925	1,716
Agreements and Payment Plans	8,582	1,627	1,011	993	11,162	2,145	2,154	2,200	2,336	1,656	1,516
Stipulation or covenant	968	209	114	60	169	100	60	284	414	57	29
Modification/Restructuring	7,432	7,046	6,068	4,265	16,087	5,146	2,696	2,991	2,367	2,066	1,473
Partial Claims	98	241	228	34	1,083	509	1,399	2,859	1,243	534	793
Housing Saving Aids	0	0	0	1	0	0	0	0	49	57	1
Others	285	881	477	698	824	813	1,308	1,398	428	229	149
<b>Total</b>	<b>21,319</b>	<b>13,711</b>	<b>11,841</b>	<b>104,306</b>	<b>62,164</b>	<b>10,527</b>	<b>100,446</b>	<b>12,607</b>	<b>11,090</b>	<b>6,524</b>	<b>5,677</b>

Done Annually

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