

### 2014-2024 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-14	421,520	\$ 42,716,171	353,523	\$ 35,964,401	24,288	\$ 2,041,174	11,460	\$ 1,018,996	32,249	\$ 3,691,600	19,896	\$ 2,528,283	12,228	\$ 1,142,262	17,285	\$ 2,284,257	16.13%	15.81%	6%	3%	8%
Feb-14	424,459	\$ 43,028,933	355,918	\$ 36,197,942	25,384	\$ 2,111,433	11,144	\$ 1,037,625	32,013	\$ 3,681,933	14,454	\$ 1,921,479	12,194	\$ 1,132,701	17,215	\$ 2,285,580	16.15%	15.88%	6%	3%	8%
Mar-14	423,403	\$ 42,882,498	357,453	\$ 36,284,602	24,033	\$ 1,990,386	10,595	\$ 1,002,078	31,322	\$ 3,605,432	20,239	\$ 2,512,676	12,002	\$ 1,114,247	17,281	\$ 2,297,270	15.58%	15.39%	6%	3%	7%
Apr-14	422,455	\$ 42,744,046	355,432	\$ 36,014,576	24,874	\$ 2,077,092	11,284	\$ 1,041,037	30,865	\$ 3,611,341	19,196	\$ 2,438,009	11,644	\$ 1,085,296	16,938	\$ 2,265,372	15.87%	15.74%	6%	3%	7%
May-14	421,667	\$ 42,639,546	354,232	\$ 35,912,667	24,145	\$ 2,006,749	11,972	\$ 1,071,456	31,318	\$ 3,648,674	19,162	\$ 2,436,462	11,764	\$ 1,090,604	16,907	\$ 2,284,840	15.99%	15.78%	6%	3%	7%
Jun-14	423,792	\$ 42,745,460	355,169	\$ 35,922,365	24,544	\$ 2,031,857	11,279	\$ 1,037,163	32,800	\$ 3,754,075	14,023	\$ 1,884,484	11,717	\$ 1,093,672	17,119	\$ 2,332,938	16.19%	15.96%	6%	3%	8%
Jul-14	423,854	\$ 42,706,679	355,188	\$ 35,898,578	24,199	\$ 1,987,953	11,824	\$ 1,066,376	32,643	\$ 3,753,772	14,243	\$ 1,900,777	11,707	\$ 1,085,952	17,508	\$ 2,381,489	16.20%	15.94%	6%	3%	8%
Aug-14	418,256	\$ 42,150,041	350,373	\$ 35,388,623	24,900	\$ 2,066,770	11,101	\$ 1,011,657	31,882	\$ 3,682,991	14,292	\$ 1,910,053	11,660	\$ 1,075,403	18,052	\$ 2,448,294	16.23%	16.04%	6%	3%	8%
Sep-14	417,864	\$ 42,139,473	348,951	\$ 35,234,683	25,343	\$ 2,105,252	11,492	\$ 1,044,029	32,078	\$ 3,755,509	18,551	\$ 2,400,057	11,705	\$ 1,084,038	18,229	\$ 2,472,939	16.49%	16.39%	6%	3%	8%
Oct-14	420,071	\$ 42,410,597	356,851	\$ 36,266,175	24,734	\$ 2,031,751	11,017	\$ 1,012,293	27,469	\$ 3,100,378	19,375	\$ 2,277,925	11,900	\$ 1,099,721	18,806	\$ 2,544,726	15.05%	14.49%	6%	3%	7%
Nov-14	419,514	\$ 42,273,342	353,229	\$ 35,843,343	26,768	\$ 2,215,116	12,425	\$ 1,122,489	27,092	\$ 3,092,394	21,359	\$ 2,564,250	11,843	\$ 1,093,557	18,880	\$ 2,561,388	15.80%	15.21%	6%	3%	6%
Dec-14	417,182	\$ 41,951,233	355,955	\$ 35,961,648	24,448	\$ 2,011,836	10,743	\$ 964,399	26,036	\$ 3,013,350	20,814	\$ 2,530,288	11,728	\$ 1,087,149	19,131	\$ 2,553,273	14.68%	14.28%	6%	3%	6%
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%

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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-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%
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%

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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-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%
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%

## 2014-2024 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-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%
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%

### 2014-2024 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-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%
Jan-23	357,929	\$ 32,700,053	370,236	\$ 37,931,418	9,987	\$ 659,590	3,782	\$ 280,312	12,568	\$ 1,120,702	16,529	\$ 643,541	4,907	\$ 416,463	7,225	\$ 800,716	7.36%	6.30%	3%	1%	4%
Feb-23	352,195	\$ 32,476,546	370,236	\$ 37,931,418	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	351,411	\$ 32,389,026	370,236	\$ 37,931,418	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	350,339	\$ 32,269,605	370,236	\$ 37,931,418	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%	5.76%	3%	1%	3%
May-23	349,605	\$ 32,190,010	370,236	\$ 37,931,418	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	348,858	\$ 32,098,235	370,236	\$ 37,931,418	8,303	\$ 623,823	3,371	\$ 259,558	9,736	\$ 850,012	9,170	\$ 505,435	4,711	\$ 401,208	5,551	\$ 616,596	6.14%	5.40%	2%	1%	3%
Jul-23	348,351	\$ 32,052,106	370,236	\$ 37,931,418	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%	5.52%	2%	1%	3%
Aug-23	347,664	\$ 31,994,604	370,236	\$ 37,931,418	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%	5.38%	2%	1%	3%
Sep-23	346,903	\$ 31,934,768	370,236	\$ 37,931,418	9,183	\$ 685,087	3,973	\$ 312,641	9,516	\$ 823,670	9,098	\$ 475,693	4,569	\$ 388,467	5,070	\$ 563,764	6.54%	5.70%	3%	1%	3%
Oct-23	346,119	\$ 31,864,553	324,468	\$ 30,122,289	8,554	\$ 641,093	3,805	\$ 289,932	9,292	\$ 811,239	8,896	\$ 461,783	4,567	\$ 390,482	5,012	\$ 552,430	6.26%	5.47%	2%	1%	3%
Nov-23	346,091	\$ 31,852,808	324,078	\$ 30,088,271	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%	5.54%	3%	1%	3%
Dec-23	344,888	\$ 31,737,143	321,485	\$ 29,870,303	9,905	\$ 747,538	4,158	\$ 324,535	9,340	\$ 794,767	8,766	\$ 443,412	4,502	\$ 389,988	4,827	\$ 521,867	6.79%	5.88%	3%	1%	3%

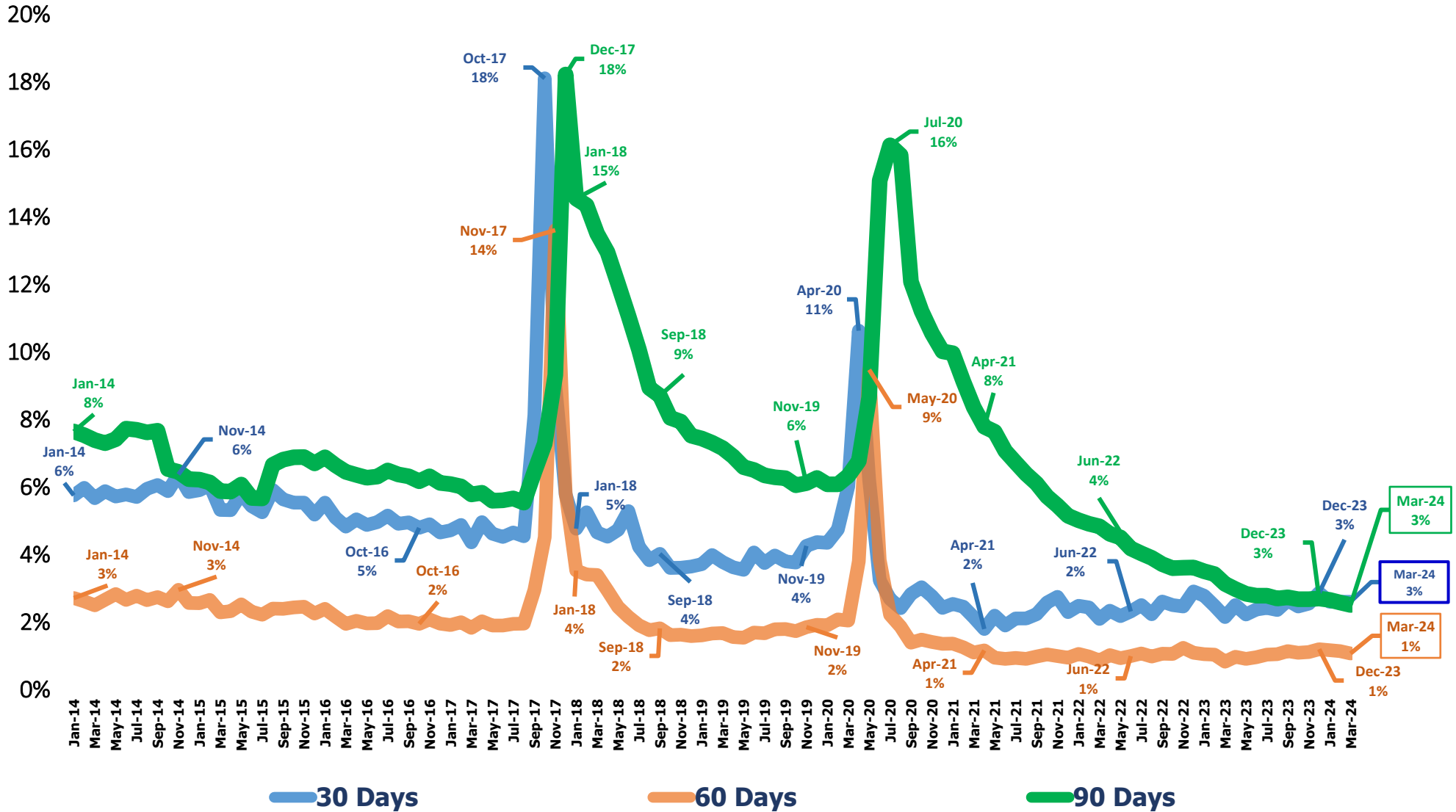
## 2014-2024 Residential Mortgage Delinquency

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-24	344,425	\$ 31,678,986	322,231	\$ 29,900,981	8,972	\$ 667,938	4,045	\$ 328,534	9,177	\$ 781,533	8,648	\$ 430,906	4,455	\$ 388,175	4,777	\$ 516,342	6.44%	5.61%	3%	1%	3%
Feb-24	343,755	\$ 31,601,516	321,955	\$ 29,840,971	8,955	\$ 684,655	3,941	\$ 306,533	8,904	\$ 769,357	8,541	\$ 422,331	4,454	\$ 383,752	4,570	\$ 497,862	6.34%	5.57%	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%

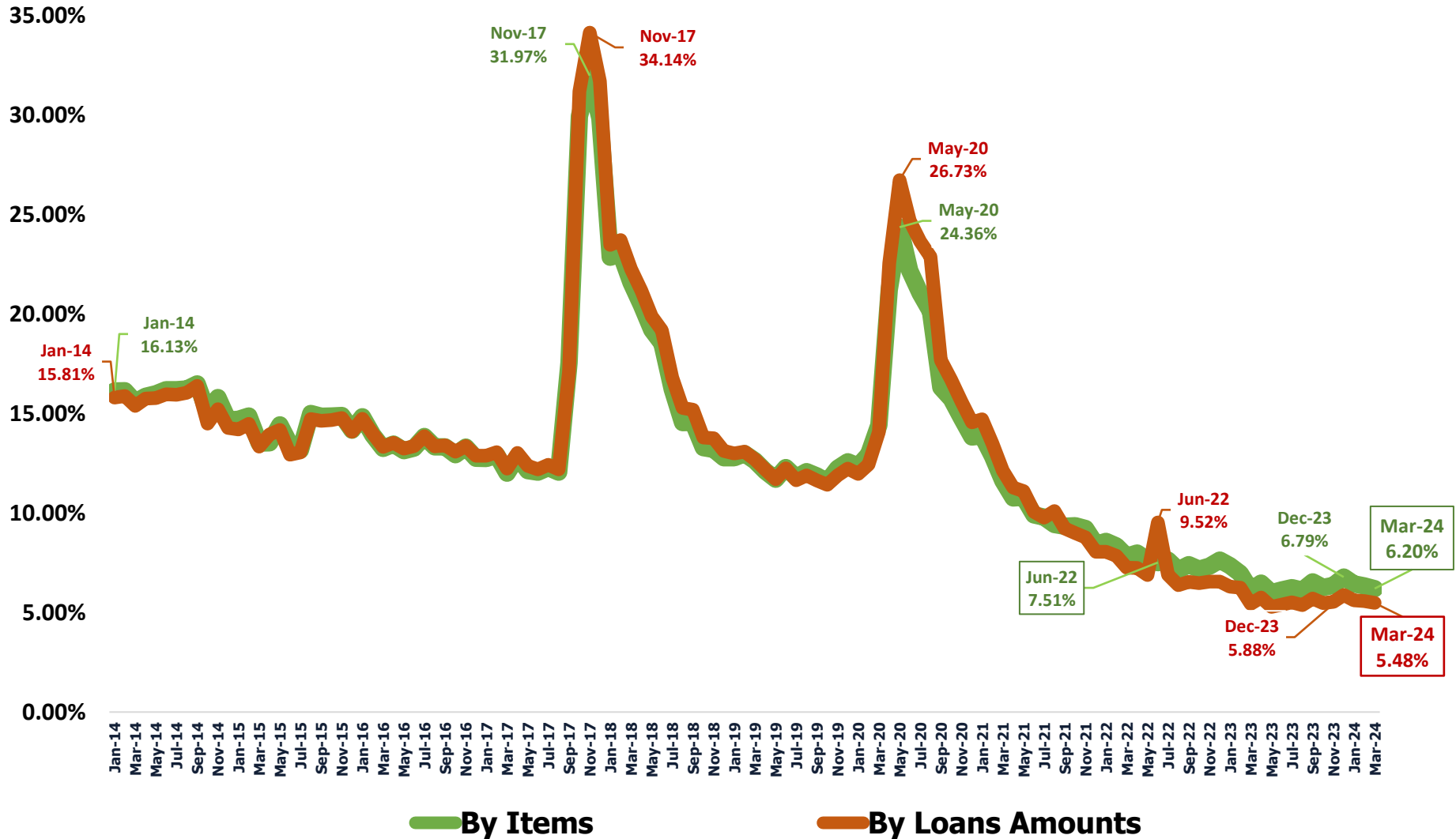
“Los datos que se muestran en este informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera, como parte del seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe 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 Percentages (%) by Days



“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 Percentage (%) Delinquency by Items & Amount



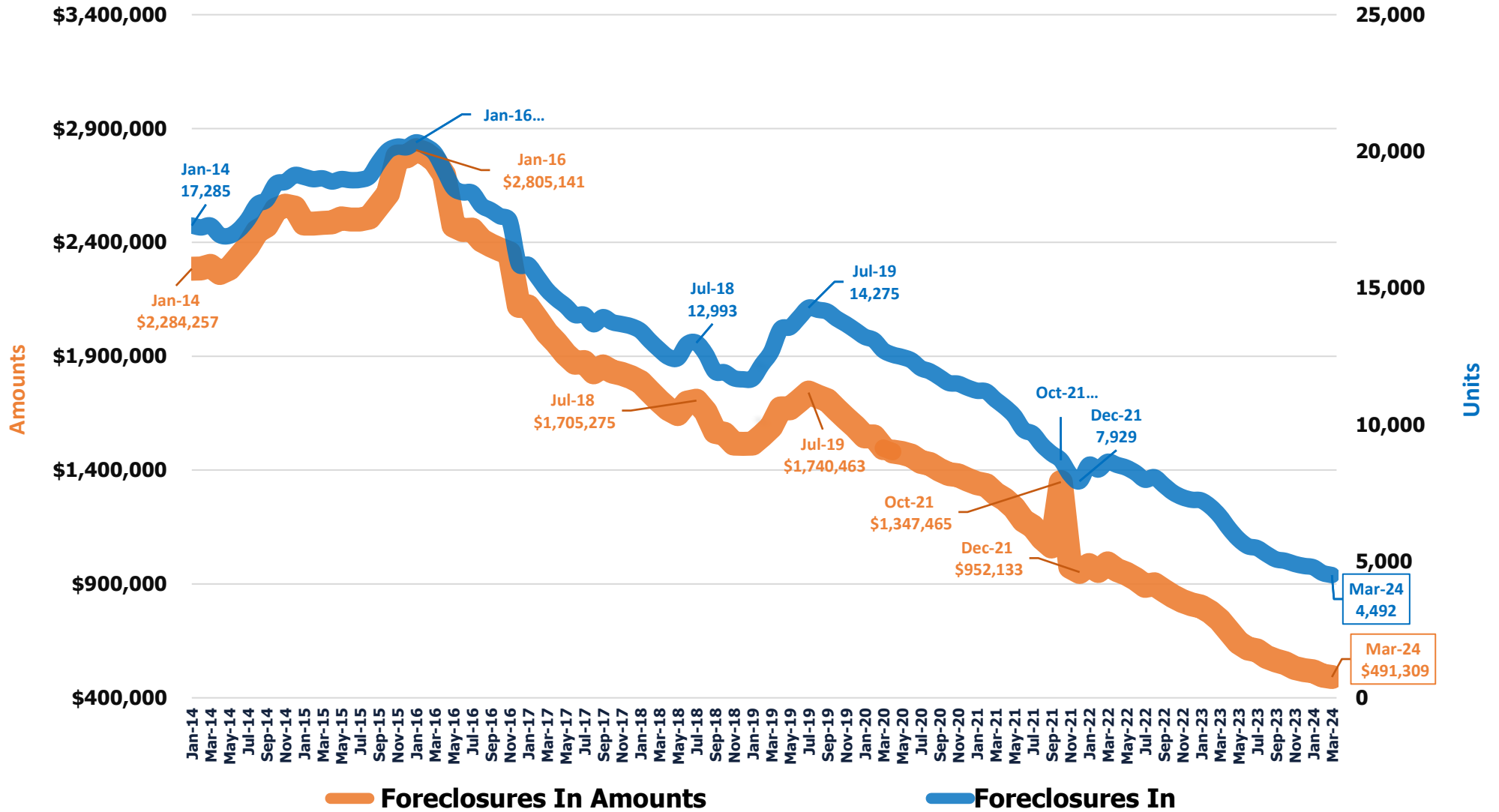
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# Residential Mortgage Delinquency Properties in Process of Foreclosure

Amounts in Thousands (\$,000)

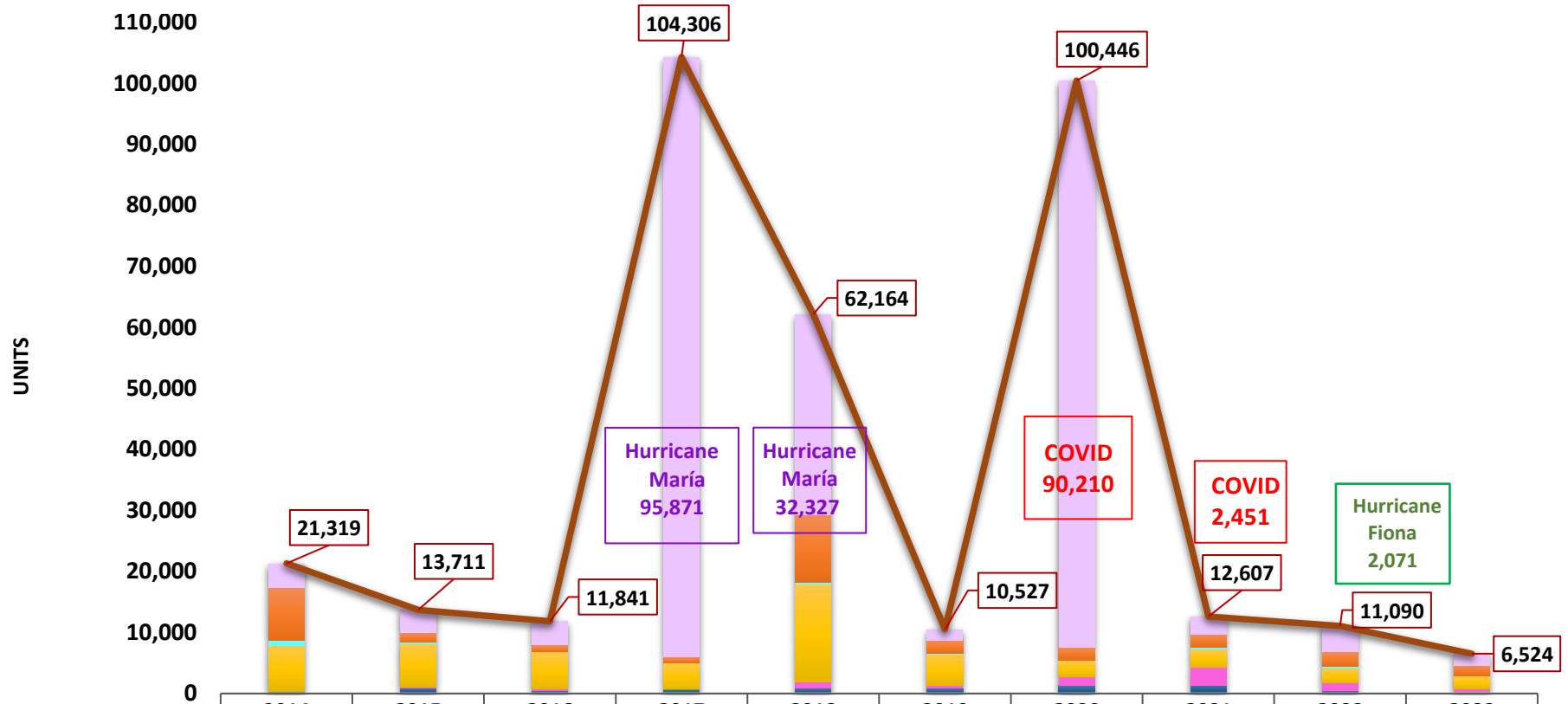


“Los datos que se muestran en este informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera, como parte del seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe 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”.





# Loss Mitigation Activity Total Loans



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

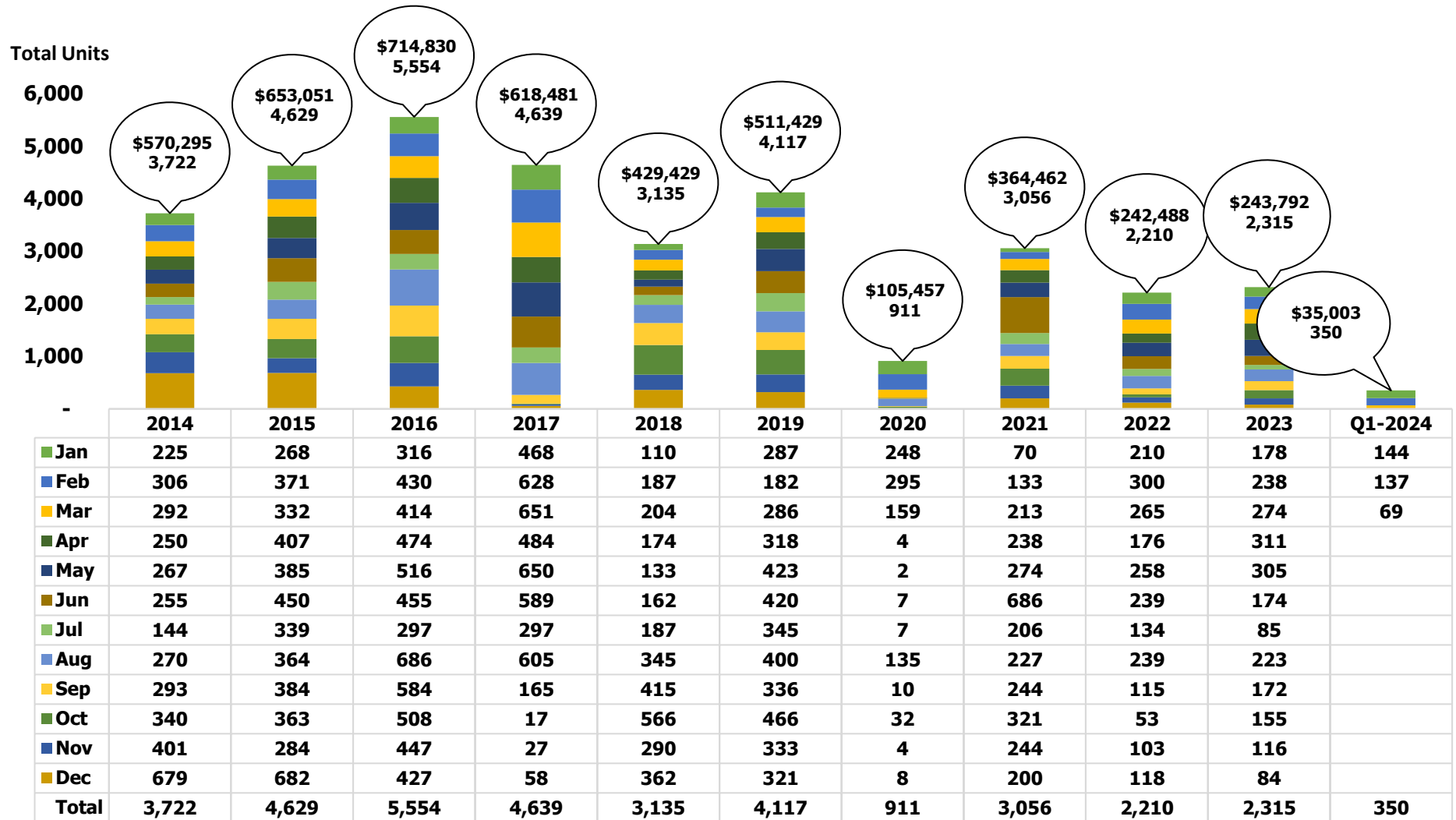
“Los datos que se muestran en este informe corresponden única y exclusivamente a las actividades en Puerto Rico y han sido provistos a la OCIF por la industria financiera, como parte del seguimiento y supervisión continua que la OCIF mantiene sobre la industria. La información publicada en este informe 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 Properties Foreclosed

## Units by Month

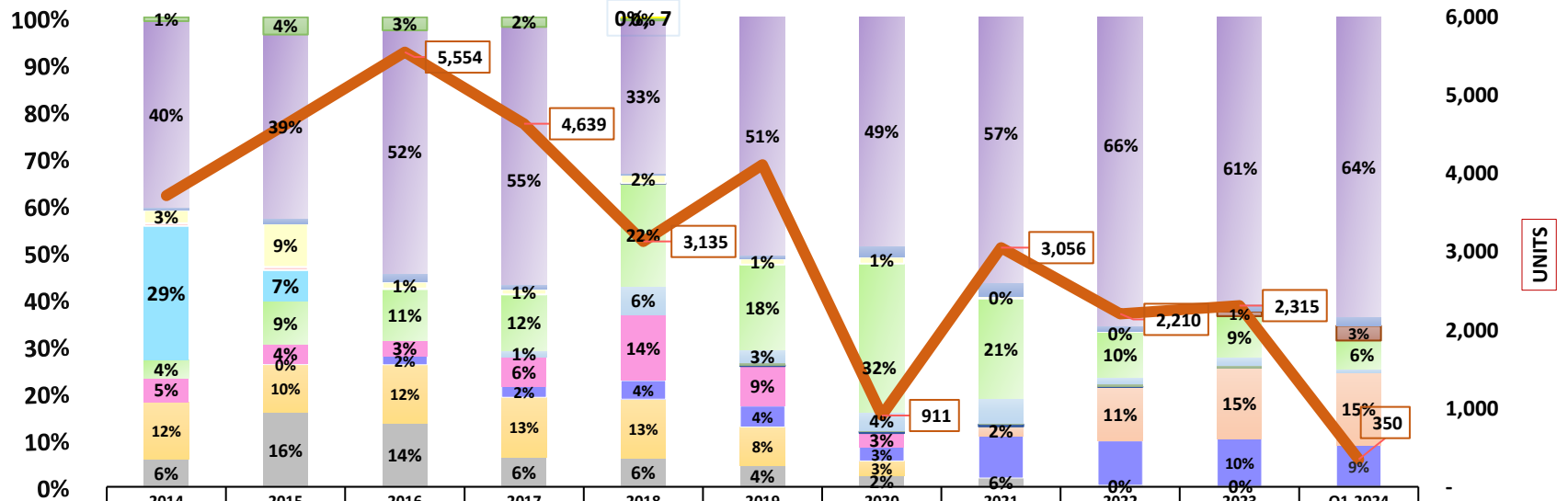
Amounts in Thousands (\$,000)



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# Residential Properties Foreclosed by Institutions and %



	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Q1-2024
Autoridad Financiamiento Vivienda (AFV)					7						
TRM, LLC	31	171	155	96	14						
Banco Popular P.R.	1,478	1,808	2,876	2,548	1,019	2,088	442	1,728	1,451	1,415	223
Sun West Mortgage Company, Inc.	20	55	101	43	12	29	22	89	26	36	7
Citibank N.A.	104	428	77	52	57	52	13	14	3		
Citi Financial	21	31	7								
Doral Bank	1,062	307									
EMI Equity Mortgage, Inc.										23	11
First Equity Mortgage, Inc.					2						
FirstBank	143	427	612	553	685	749	287	653	217	204	21
Franklin Credit Management, Corp.				67	193	111	36	157	29	40	3
Midwest Servicing 3, Inc.						20	2	9	12	13	
Midwest Servicing, Inc.						10	3	13	2		
Banco Santander	191	186	179	289	437	350	27				
Planet Home Lending, LLC								63	254	348	54
Oriental Bank		11	103	107	124	184	27	273	209	235	31
Scotiabank	452	475	688	591	394	340	28				
Rushmore Loan Management Services, LLC	220	730	756	293	191	184	22	57	7	1	
<b>Total</b>	<b>3,722</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>350</b>

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