

RealRate Inc., 2040 Martin Ave., Santa Clara, CA 95050



RealRate

July 15, 2026

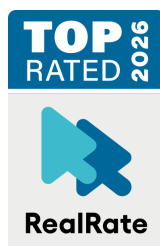
To the CEO
First Bancorp PR
1519 PONCE DE LEON AVE
PO BOX 9146
SAN JUAN, PR 00908-0146
USA

First Bancorp PR TOP Rated in the US State Banks Ranking

Dear Sir or Madam,

at RealRate we have just published the 2026 US State Banks ranking. I am happy to inform you that First Bancorp PR has been TOP Rated at rank 3 out of 87.

Overall, 87 US companies were analyzed with respect to their financial strength. The complete rating is published at <https://www.realrate.ai/rankings>. Your individual rating report, showing your strengths compared to your competitors is attached.



RealRate is an international rating agency based in Santa Clara and Berlin. We use artificial intelligence to create fair and explainable company ratings. Customers highly appreciate the RealRate rating seal: only the strongest companies are able to offer highly attractive and innovative products with top customer services. Billion dollar companies rely on our rating and build trust with their customers.

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Please feel free to book a short video call with me: <https://calendly.com/holger-bartel>

Sincerely,

Dr. Holger Bartel, CEO