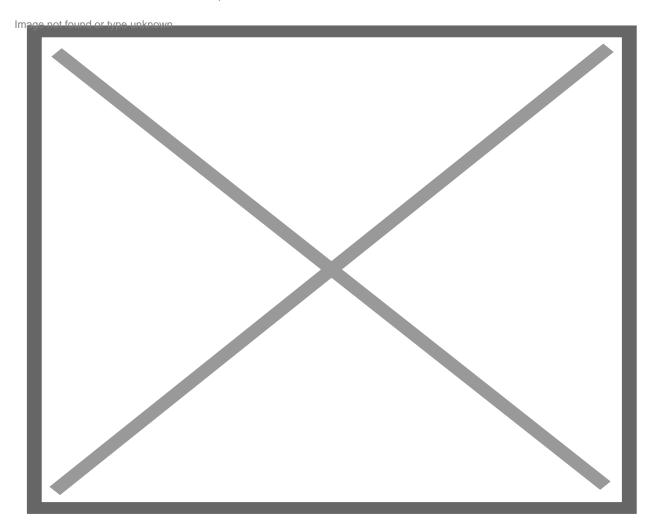
FirstBank Digital Banking, Other Services Back Online

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First BanCorp., the bank holding company for FirstBank Puerto Rico, said Monday night that as of today, it has brought back on line several of its operational and business systems after taking certain services offline over the weekend.

The corporation said <u>it had detected</u> an alert in its technology infrastructure signaling a cybersecurity incident affecting certain service channels. Immediately upon the detection of the incident, the corporation said it activated security protocols and took preventive actions to protect its information and that of its customers, including by limiting certain bank services. Furthermore, the corporation notified law enforcement and applicable regulatory bodies, launched an investigation, and engaged the services of leading cyber defense firms and professionals.

The firm is in the early stages of assessing the incident, according to the release. Based on the information currently known, however, the corporation does not expect the incident to have a

material impact on its business, operations or financial condition. "At the time of this filing, there is no evidence of misuse of customer data. The corporation carries insurance, including cyber insurance, which it believes will reduce any potential financial impact.

Although the incident and preventive measures taken impacted certain service delivery channels, the incident did not impact the bank's mainframe or core applications environment, the firm said.

"We thank all our clients for their patience and trust. We continue to be committed and working diligently to restore all of our services," said Ginoris López-Lay, executive vice president of strategic management and individual banking.

Service update:

- Digital Banking is again available for individual clients. It is currently experiencing a high volume of traffic. The bank will soon be reinstating the Bill Payment service. To make payments clients can visit our branches.
- All USVI branches are offering service from 8:30 a.m. to 3:30 p.m..
- More than 29 ATMs are still available for withdrawals and deposits in those ATMs that offer the service.
- ATH Móvil continues to be available, as well as credit and debit cards.
- There is currently limited service at the call center, FirstLine Solutions Center.
- The Smart Cash Management service for commercial clients also continues to be available.
- The bank will be eliminating those late fees in FirstBank account payments as a result of this situation.

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