



MEMORANDUM

Date: 07/07/26

To: CRA Public File

From: Karelys Rodriguez, SVP- Chief Compliance Officer

Re: *CRA Related Public Comments*

As of 07/07/26, Intercredit Bank, N.A. / Pibank has not received any CRA related public comment letters as previously documented for the CRA Public File from 2024, 2025 and 2026.