



Ponce Bank

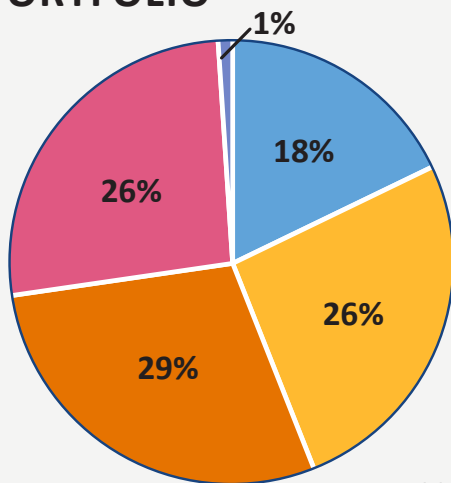
Regions Served: New York City and New Jersey
Lending Focus: Single Family Mortgage and Multi Family
Status: CDFI & MDI
Website: www.poncebank.com



U.N. Sustainable Development Goals *

Ponce Bank was founded in the Bronx in 1960 at a time when most banks were leaving what was perceived as a declining area. The founders saw an opportunity in the entrepreneurial spirit of a community of immigrants and people of color, embodying the diverse cultures that make New York City one of the most innovative and welcoming cities in the world. Ponce is dedicated to supporting small businesses and offering financial education to underserved yet highly deserving communities. The bank also emphasizes real estate ownership, investment, and development, with a particular focus on affordable housing.

TOTAL OUTSTANDING PORTFOLIO



In 000's

Non-farm Non-residential	\$342,870
Mortgage 1-4 Family	\$503,357
Multi Family	\$551,722
Construction & Land Development Loans	\$504,953
Commercial and Industrial Real Estate	\$20,090
Other	\$9,028
TOTAL:	\$ 1,923,020

Ponce aims to be the best bank for small businesses in the New York City area, developing several impactful initiatives to support their community.

THE PONCE BANK SMALL BUSINESS BOOTCAMP

In response to the COVID-19 shutdown, Ponce Bank launched its Small Business Bootcamp to equip new entrepreneurs with essential business skills. Since 2020, more than 1,100 residents have benefited from this free training. Building on this success, in 2024, Ponce introduced pitch nights for graduates, planning to award more than \$100,000 in small business grants to stimulate community-led economic growth.



Source: Call Report Data at 12/31/2023

*Adopted by the UN in 2015, the Sustainable Development Goals (SDGs) are 17 integrated targets aimed at ending poverty, protecting the planet, and ensuring peace and prosperity for all by 2030.

2023 SNAPSHOT LOAN ORIGINATIONS



358
TOTAL LOANS



30
BUSINESS
LOANS



10
CONSUMER
UNSECURED LOANS



182
MORTGAGE
1-4 LOANS



3
LAND
LOANS



70
MORTGAGE
MULTI LOANS



18
MORTGAGE NON
RESIDENTIAL LOANS

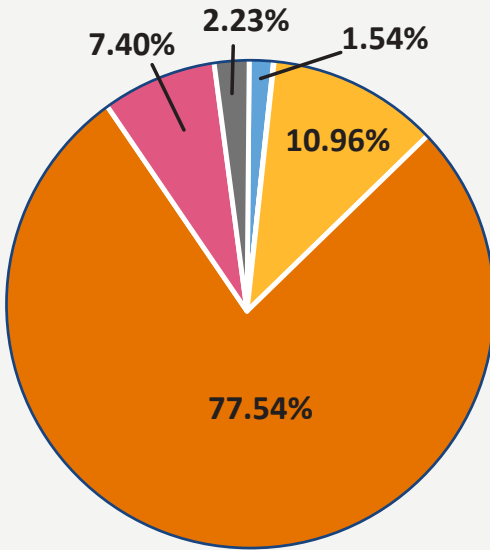


360
AFFORDABLE HOUSING
UNITS FUNDED



45
CONSUMER
SECURED LOANS

TOTAL PERCENTAGE OF LOAN ORIGINATIONS



In '000's

Business	\$14,935
Consumer Unsecured	\$350
Consumer Secured	\$2,879
Mortgage 1-4 Family	\$106,294
Multi Family	\$752,329
Mortgage Non residential	\$71,799
Land	\$21,600
TOTAL:	\$970,187

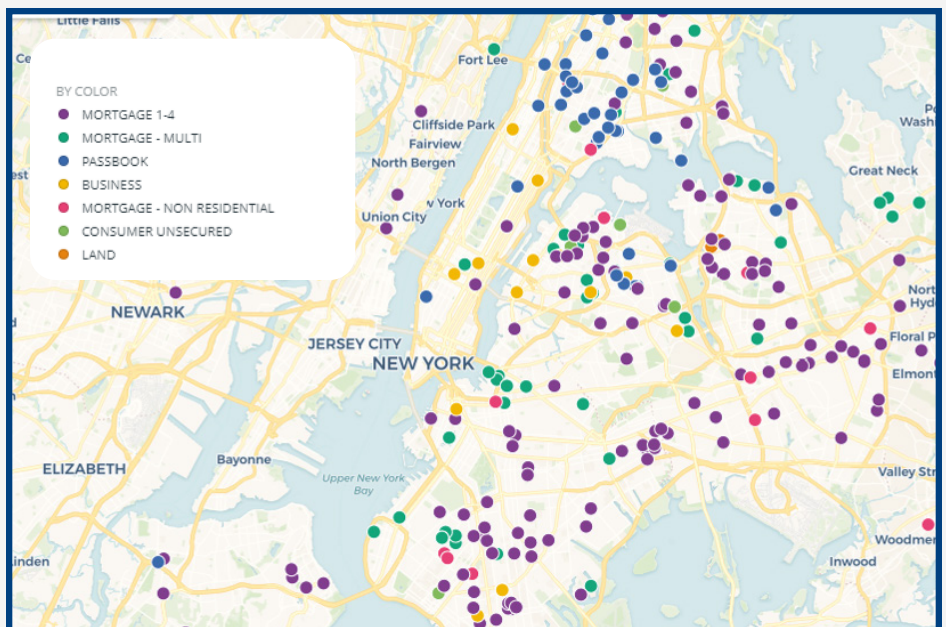
Source:
Ponce Bank Loan Analysis at 12/31/2023

Ponce Bank's Best of the Bronx and Best of Brooklyn Celebrations



Ponce Bank believes small businesses are the beating heart of their communities. That's why they sponsor the Best of the Bronx and Best of Brooklyn business awards competitions. These community-building initiatives encourage people to shop local and take pride in the businesses that make their neighborhoods rich and vibrant.

2023 LOAN ORIGINATIONS



- 1) Over 55% of the loans were made in majority minority census tracts
- 2) 63% of the number of loans and 74% of the dollar amount are in qualified census tracts and/or special lending qualified loans (affordable housing, etc).

