

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): December 10, 2024

Ponce Financial Group, Inc.

(Exact name of Registrant as Specified in Its Charter)

Maryland
(State or Other Jurisdiction
of Incorporation)

001-41255
(Commission File Number)

87-1893965
(IRS Employer
Identification No.)

2244 Westchester Avenue
Bronx, New York
(Address of Principal Executive Offices)

10462
(Zip Code)

Registrant's Telephone Number, Including Area Code: (718) 931-9000

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common stock, par value \$0.01 per share	PDLB	The Nasdaq Global Market

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§ 230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§ 240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 2.02 Results of Operations and Financial Condition.

Ponce Financial Group, Inc., (the “Company”), the holding company for Ponce Bank (the “Bank”), today announced that it will be presenting at a virtual bank conference hosted by Sycamore Analytics and Pendragon Capital Management on December 11, 2024 from 1:05 to 1:35 PM. To register for the event visit www.VirtualBankConference.com.

The Company’s press release is furnished as Exhibit 99.1 to this report and the Company's slide presentation is furnished as Exhibit 99.2 to this Current Report, and are both incorporated by reference herein.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

<u>Exhibit Number</u>	<u>Description</u>
99.1	Press release dated December 10, 2024
99.2	Presentation of Ponce Financial Group.
104	Cover Page Interactive Data File (embedded within the Inline XBRL)

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Ponce Financial Group, Inc.

Date: December 10, 2024

By: /s/ Carlos P. Naudon

Carlos P. Naudon
President and Chief Executive Officer

Ponce Financial Group, Inc. Announces Participation in a Virtual Bank Conference

NEW YORK, December 10, 2024 - Ponce Financial Group, Inc., (the “Company”) (NASDAQ: PDLB), the holding company for Ponce Bank (the “Bank”), announced that it will be presenting at a virtual bank conference hosted by Sycamore Analytics and Pendragon Capital Management on December 11, 2024 from 1:05 to 1:35 PM. To register for the event visit www.VirtualBankConference.com.

About Ponce Financial Group, Inc.

Ponce Financial Group, Inc., is the holding company for Ponce Bank. Ponce Bank is a Minority Depository Institution, a Community Development Financial Institution, and a certified Small Business Administration lender. Ponce Bank’s business primarily consists of taking deposits from the general public and to a lesser extent alternative funding sources and investing those funds, together with funds generated from operations and borrowings, in mortgage loans, consisting of 1-4 family residences (investor-owned and owner-occupied), multifamily residences, nonresidential properties, construction and land, and, to a lesser extent, in business and consumer loans. Ponce Bank also invests in securities, which consist of U.S. Government and federal agency securities and securities issued by government-sponsored or government-owned enterprises, as well as, mortgage-backed securities, corporate bonds and obligations, and Federal Home Loan Bank stock.

Forward Looking Statements

Certain statements herein constitute forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Exchange Act and are intended to be covered by the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. Such statements may be identified by words such as “believes,” “will,” “would,” “expects,” “project,” “may,” “could,” “developments,” “strategic,” “launching,” “opportunities,” “anticipates,” “estimates,” “intends,” “plans,” “targets” and similar expressions. These statements are based upon the current beliefs and expectations of management and are subject to significant risks and uncertainties. Actual results may differ materially from those set forth in the forward-looking statements as a result of numerous factors. Factors that could cause such differences to exist include, but are not limited to, adverse conditions in the capital and debt markets and the impact of such conditions on business activities; changes in interest rates; competitive pressures from other financial institutions; the effects of general economic conditions on a national basis or in the local markets in which Ponce Bank operates, including changes that adversely affect borrowers’ ability to service and repay Ponce Bank’s loans; anticipated losses with respect to the Company’s investment in Grain; changes in the value of securities in the investment portfolio; changes in loan default and charge-off rates; fluctuations in real estate values; the adequacy of loan loss reserves; decreases in deposit levels necessitating increased borrowing to fund loans and investments; operational risks including, but not limited to, cybersecurity, fraud and natural disasters; changes in government regulation; changes in accounting standards and practices; the risk that intangibles recorded in the financial statements will become impaired; demand for loans in Ponce Bank’s market area; Ponce Bank’s ability to attract and maintain deposits; risks related to the implementation of acquisitions, dispositions, and restructurings; the risk that Ponce Financial Group, Inc. may not be successful in the implementation of its business strategy; changes in assumptions used in making such forward-looking statements and the risk factors described in Ponce Financial Group, Inc.’s Annual Report on Form 10-K and Quarterly Reports on Form 10-Q as filed with the Securities and Exchange Commission (the “SEC”), which are available at the SEC’s website, www.sec.gov. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this release. Ponce Financial Group, Inc. disclaims any obligation to publicly update or revise any forward-looking statements to reflect changes in underlying assumptions or factors, new information, future events or other changes, except as may be required by applicable law or regulation.



Ponce Financial Group

Carlos P. Naudon

President & Chief
Executive Officer

Sergio Vaccaro

EVP & Chief Financial
Officer



Cautionary Statements

Forward Looking Statements

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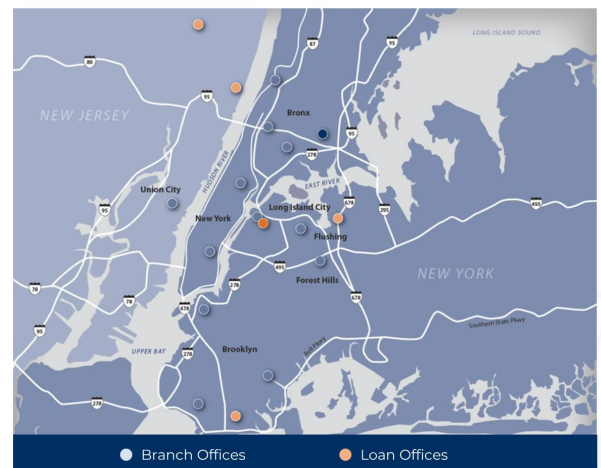
Market and Industry Data

The market and industry data used throughout this presentation is based, in part, on third-party sources, as indicated. Although management believes these third-party sources are reliable, they have not independently verified the information and cannot guarantee its accuracy and completeness.

Corporate Headquarters and Office Location

- ▶ Ponce Financial Group, Inc. (the "Company"), became the holding company of Ponce Bank (the "Bank"), a federally chartered stock savings association on January 27, 2022, after successfully completing the conversion and reorganization of Ponce Bank Mutual Holding Company from the mutual to stock form of organization.
- ▶ Aim to provide long-term value to stakeholders by executing a safe and sound business strategy that produces increasing value.
- ▶ Number of full-time equivalent employees as of September 30, 2024, was 228 equating to \$13.2 million in assets per employee.
- ▶ The Company provides a full range of financial services to minority, immigrant, and low-income borrowers in a community-focused manner.

Branch Locations



Ticker	NASDAQ: PDLB
Established	1960
Headquarters	Bronx, NY
Branches	13 full-service branches and 5 loan production offices
Total Assets	\$3.01 billion (as of 9/30/24)
Total Loans	\$2.18 billion (as of 9/30/24)
Total Deposits	\$1.87 billion (as of 9/30/24)
Earnings Per Share	\$0.34 (9m ended 9/30/24)
Market Cap	\$295 million (as of 12/05/2024)
TBV Per Common Share	\$11.74 (as of 9/30/24)

Franchise Evolution



Mutual Bank

1960 - 2015

- ▶ Established 65-year-old institution focused on residential and nonresidential lending
- ▶ Headquartered in Bronx, NY with branch presence in Brooklyn, Queens, New Jersey, and Manhattan
- ▶ Grew assets from de novo to \$700 million



Path to Conversion

2015 - 2022

- ▶ Carlos P. Naudon named President in 2015; CEO in 2018
- ▶ Certified SBA lender
- ▶ Continued to remain focused on residential and commercial real estate
- ▶ Optimized real estate footprint by improving loan efficiency
- ▶ Certification as an MDI & CDFI
- ▶ Grew assets from \$703 million to \$2.3 billion



Public Ownership

2022 - Present

- ▶ Converted from Mutual Holding Company on January 27, 2022
- ▶ Established a robust capital base to continue executing on strategic initiatives
- ▶ Continued focusing on residential and commercial lending with an emphasis on technological integration
- ▶ Received low-cost funding Preferred Stock in the amount of \$225 million from the ECIP

PDLB Executive Management



Carlos P. Naudon

President,
Chief Executive Officer

- ▶ 50+ years of experience
- ▶ Former CEO of Banking Spectrum Inc.
- ▶ Former Acting CEO and Director of Open Solutions, Inc., a public company



Sergio Vaccaro

Executive Vice President,
Chief Financial Officer

- ▶ 25+ years of experience
- ▶ Former CFO of Private Bank Americas at HSBC
- ▶ Former CFO of Home Loans at Morgan Stanley
- ▶ Former US Head of FP&A at HSBC



Luis Gonzalez Jr.

Executive Vice President,
Chief Operating Officer

- ▶ 17+ years of experience
- ▶ Former Bank Examiner
- ▶ Former Acting Assistant Deputy Comptroller, OCC



Steven A. Tsavaris

Executive Chairman
of the Board

- ▶ 50+ years of experience
- ▶ Former President and CEO of Ponce De Leon Federal Savings Bank
- ▶ Former Chairman and CEO of PDLB Community Bancorp



Ioannis Kouzilos

Executive Vice President,
Chief Lending Officer

- ▶ 13+ years of experience
- ▶ Previously VP of Credit Administration
- ▶ Experienced at various financial institutions



Madeline V. Marquez

Executive Vice President,
Chief External Affairs Officer

- ▶ 25+ years of experience
- ▶ Former Vice President at Business Initiative Corporation of New York
- ▶ Former Managing Director at Brooklyn Economic Development Corp.



Highlights – 9 months ended September 30th, 2024



Consistent profitability over the last 5 quarters. Net income of \$7.7 million, or \$0.34 per diluted share for the nine months ended September 30, 2024



Strong loan growth. Net loans receivable were \$2.18 billion as of September 30, 2024, an increase of \$280 million, or 14.7%, from December 31, 2023.



Strong deposit growth. Deposits were \$1.87 billion as of September 30, 2024, an increase of \$360 million, or 23.8%, from December 31, 2023.



Stable NIM and lower expenses YoY. Net interest margin at 2.66% for the nine months ended September 30, 2024, is flat versus prior period. Expenses were \$49.4 million for the nine months ended September 30, 2024, a decrease of \$1.3 million versus prior period.

	Q3 YTD 2024	Q3 YTD 2023	Change %
Net interest income	\$55.8M	\$46.7M	19.5%
Net income	\$7.7M	\$2.8M	175.0%
Deposits	\$1.87B	\$1.51B	23.8%
Net loans receivable	\$2.18B	\$1.90B	14.7%
Earnings per share	\$0.34	\$0.12	183.3%

Nine Month Highlight Overview



Our Vision

Growth Drivers

Low-Cost, Excess Capital - Ready to Deploy

- ▶ Robust capital position, inclusive of \$225 million in ECIP funds provided by the U.S. Treasury
- ▶ Focused on growing loan book:
 - Expanding CRE & Non-Residential Loans
 - Stay with successful clients as they grow

MDI and CDFI Status; Mission Driven Business Model Aligns with ESG

- ▶ The Bank is designated as both a Community Development Financial Institution (CDFI) and a Minority Deposit Institution (MDI)

De-Mutualization Opportunity

- ▶ Completed the second-step in January 2022
- ▶ Ability to return capital to shareholders – priorities

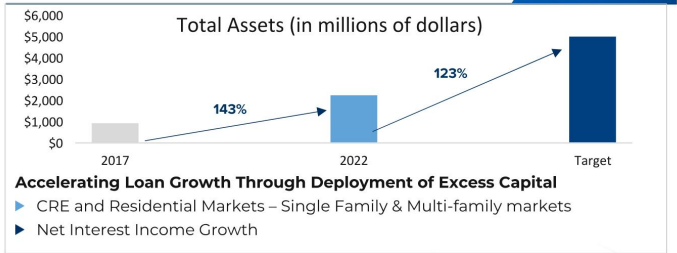
Financial Strength

- ▶ The Company is well-positioned with a weighted average loan-to-value ratio of 57.2% as of September 30, 2024
- ▶ Total CRE Loans comprise 309.1% of Tier 1 Capital plus allowance

Strategies and Focus

- ▶ **Enhance** our multifamily and nonresidential loans.
- ▶ **Leverage** MDI/CDFI status.
- ▶ **Build** existing community lending programs.
- ▶ **Improve** core deposits, with an emphasis on low-cost commercial demand deposits and add non-core funding sources.

Reaching Capital Deployment Capabilities



Modernization Program Across Company Infrastructure

- ▶ **Upgrading** electronic infrastructure
- ▶ **Expanding** digital banking services
- ▶ **Creating** greater resiliency, capacity, and redundancies
- ▶ **Restructure/Refocus** the retail business model
- ▶ **Upgrade** sales forces

Growing alongside fastest growing, best clients

- ▶ **Manage** credit risk to maintain a low level of nonperforming assets.
- ▶ **Enhance** our digital presence to deliver impactful services to our customers.





ECIP Disposition – Final Guidelines


 **Treasury issued final guidelines November 20th, 2024, and model agreement on Nov 25th**, allowing repurchase at a future date, subject to compliance with certain qualifications

 **The repurchase date could occur as soon as 3Q 2026**, assuming entry into a binding agreement with Treasury

 **Determination of sale price:** based on the dividend discount model

 While there can be no assurance as to the final repurchase price, **the price could be as low as 6.98%** under the current guidelines, (assuming a dividend rate of 0.50%, RFR of 4.66% (20 Yr Treasury), Beta of 0.50 and ERP of 5% and meeting deep impact condition)

 **Impact of ~8.79 \$ per share**, under the above assumptions, \$225 million ECIP, 23.8 million common shares outstanding

 **Status on process:** Treasury may start executing agreements in late December 2024

Community Development Financial Institution



As a CDFI, the Company has received over \$5 million in federal grants



As of December 31, 2023, there were approximately 1,400 CDFI's operating nationwide, but fewer than 200 are banks, and the Bank ranks amongst the largest



The CDFI designation qualifies the Company for grants and capital opportunities such as the Emergency Capital Investment Program (ECIP), which the Company benefitted from in the form of a \$225 million investment from the U.S. Treasury for Senior Non-Cumulative Perpetual Preferred Stock; only CDFIs and MDIs were able to participate in this program – it comes at no cost (to capital) for the first two years and includes rate reduction incentives after that with a cap of 2.00%



Ponce Bank has won awards and mandates for community development and ranks as one of the largest and most housing focused CDFIs in the country.

The CDFI Program offers both Financial Assistance and Technical Assistance awards to CDFIs. These competitive awards support and enhance the ability of the Company to meet the needs of the communities they serve.

- Financial Assistance awards are made in the form of loans, grants, equity investments, and deposits, which CDFIs are required to match dollar-for-dollar with non-federal funds. This requirement enables the Company to multiply the impact of federal investment to meet the demand for affordable financial products in economically distressed communities.
- Technical Assistance grants are offered to CDFIs and Certifiable CDFIs to build their organizational capacity.

Rankings as of YE 2023

Out of the 20 top CDFI Banks:

in housing focus in DLI-HMDA (% of housing lending in LMI communities)

1st

in DLI-HMDA (% of housing lending in LMI communities)

2nd

- ▶ in total assets
- ▶ in total loans
- ▶ in % of branches in LMI areas

6th

Minority Depository Institution



The Bank is designated an MDI, classified under the Federal Deposit Insurance Corporation (FDIC).



The FDIC defines an MDI as a federally insured depository institution for which (1) 51% or more of the voting stock is owned by minority individuals; or (2) majority of the board of directors is a minority and the community that the institution serves is predominantly minority.



As of September 30, 2024, the FDIC recognized 150 MDIs across the United States and its territories, with collective assets of approximately \$360 billion.



One of 32 banks in the country designated as both an MDI and a CDFI.

- As an MDI the Bank can provide financial services to and for underserved communities as designated by the federal government including African, Asian, Hispanic, and Native Americans.
- MDI designation allows the Bank to provide many benefits to low-to-moderate income communities, including access to credit, values-driven banking, international languages and locations, financial education, and community-specific services.

Rankings as of 3Q24

Out of all the MDI Banks in **Assets**, the Bank ranks:

in total assets New York

3rd

in total assets out of 150 MDIs

19th



ESG (Environmental, Social, Governance)

Environmental Responsibility

Environmental Initiatives

The Company focuses on sustainability, resource conservation, and waste reduction. We ensure regulatory compliance, vendor adherence, and invest in technology for efficiency. Our ESG Committee manages site compliance and flood risk, while we work with suppliers to uphold ethical practices.

- ▶ We boost office efficiency with high-efficiency equipment, LED lighting, and advanced HVAC units.
- ▶ We promote recycling and waste separation in our offices.
- ▶ We consult energy experts for inspections, savings, and rebates on ESG-friendly upgrades.

Social Impact

Diversity, Equity & Inclusion

We promote diversity and inclusion, with 61% female and 86% ethnically diverse employees.

Health, Safety and Talent Acquisition & Retention

We value employees, offer competitive benefits, and invest in growth through training.

Community

We support communities with initiatives and partnerships.

In the latest report(*) from the National Community Investment Fund, Ponce ranked:

- #1** among the 20 largest CDFI Banks with a Housing Focus in Assets, Lending and Deposits
- #2** in DLI – HMDA lending activities in LMI tracts
- #6** in total loans among all CDFI banks nationwide (168 total)
- #6** in total Assets among all CDFI banks nationwide
- #6** among the 20 largest banks by percent of branches located in LMI tracts
- #12** in total Deposits among all CDFI banks nationwide

Environmental Initiatives

We are dedicated to sustainability and building a strong ESG foundation. We prioritize accountability, ethical practices, and robust risk management to earn stakeholder trust and ensure legal compliance.

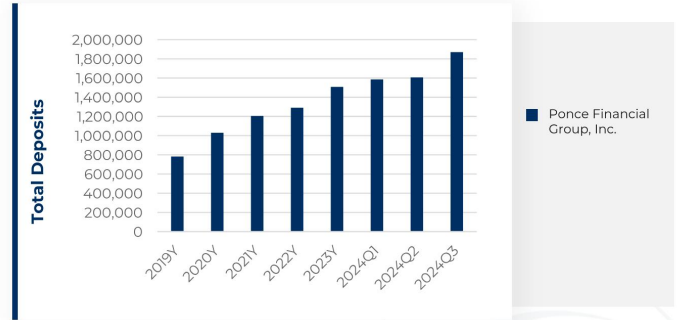
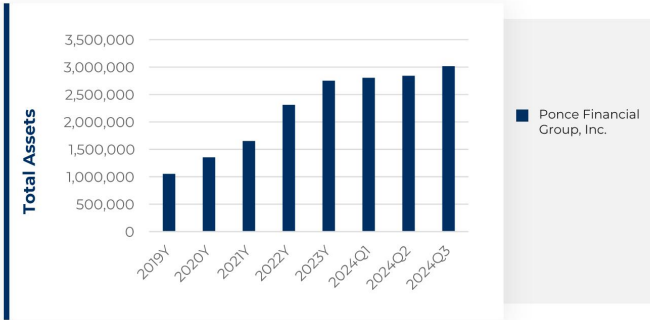
- ▶ **Data Security**
- ▶ **Compliance & Ethics**
- ▶ **Suppliers**
- ▶ **Corporate Governance**

(*) Latest report published May 2024 for YE 2023



Appendix

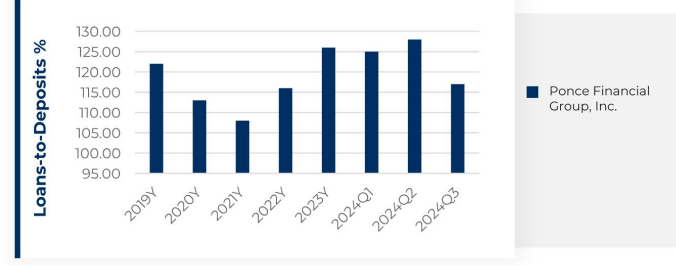
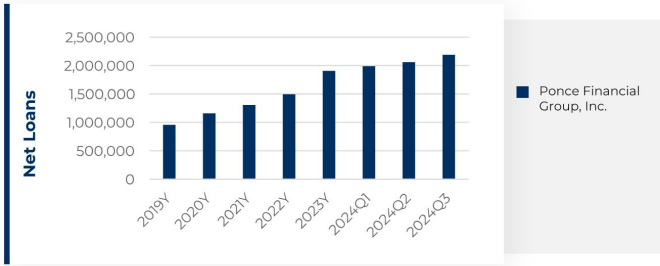
Balance Sheet Highlights



- Strong asset and deposit growth

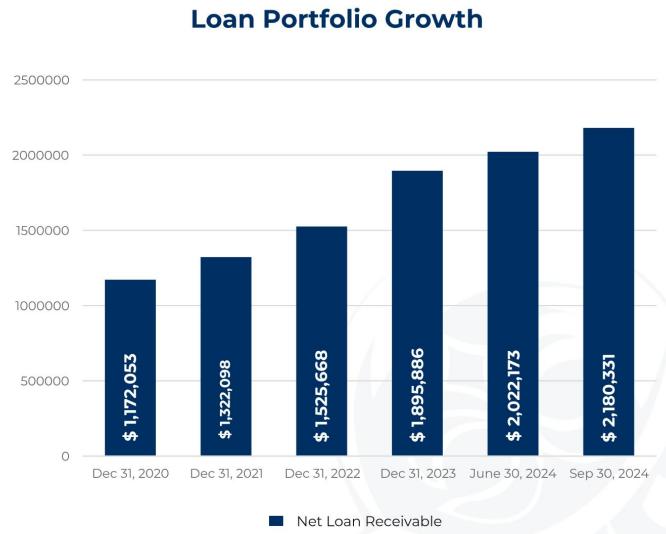
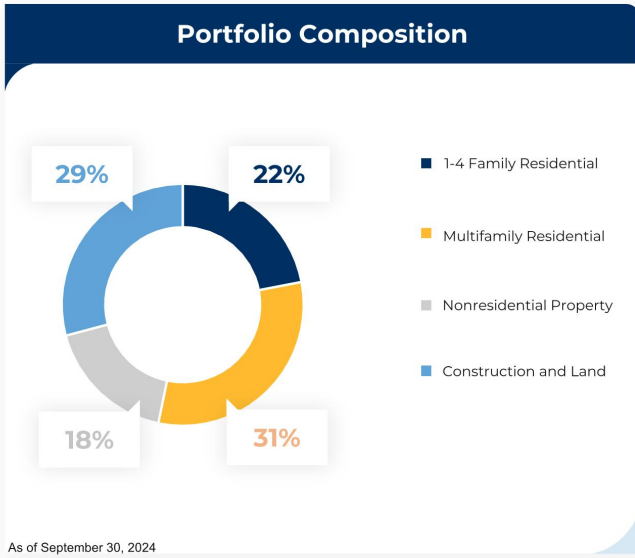


Loans Highlights



- Strong loan growth

Loans Portfolio



Appx. 1



Total Securities (as of September 30, 2024)

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Available-for-Sale Securities:				
		(in thousand)		
U.S. Government Bonds	\$2,993	\$-	\$(124)	\$2,869
Corporate Bonds	21,766	-	(1,438)	20,328
Mortgage-Backed Securities:				
Collateralized Mortgage Obligations ¹	35,620	-	(4,976)	30,644
FHLMC Certificates	9,310	-	(1,119)	8,191
FNMA Certificates	57,345	-	(8,463)	48,882
GNMA Certificates	91	-	-	91
Total available-for-sale securities	\$127,125	\$-	\$(16,120)	\$111,005

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Held-to-Maturity Securities:				
		(in thousand)		
U.S. Agency Bonds	\$25,000	\$-	\$(49)	\$24,951
Corporate Bonds	57,500	-	(618)	56,882
Mortgage-Backed Securities:				
Collateralized Mortgage Obligations ¹	193,440	454	(2,946)	190,948
FHLMC Certificates	3,441	-	(169)	3,272
FNMA Certificates	108,577	22	(1,967)	106,632
SBA Certificates	15,985	153	-	16,138
Allowance for Credit Losses	(207)	-	-	-
Total available-for-sale securities	\$403,736	\$629	\$(5,749)	\$398,823

(1) Comprised of Federal Home Loan Mortgage Corporation ("FHLMC"), Federal National Mortgage Association ("FNMA") and Ginnie Mae ("GNMA") issued securities.

Regulatory Capital Ratios



	Actual		For Capital Adequacy Purposes		To Be Well Capitalized Under Prompt Corrective Action Provisions	
	Amount	Ratio	Amount	Ratio	Amount	Ratio
September 30, 2024	(Dollars in Thousands)					
Ponce Financial Group, Inc.						
Total Capital to Risk-Weighted Assets	\$ 544,272	22.87%	\$ 190,349	8.00%	\$ 237,936	10.00%
Tier 1 Capital to Risk-Weighted Assets	517,274	21.74%	142,762	6.00%	190,349	8.00%
Common Equity Tier 1 Capital Ratio	292,274	12.28%	107,071	4.50%	154,658	6.50%
Tier 1 Capital to Total Assets	517,274	17.81%	116,180	4.00%	145,225	5.00%
Ponce Bank						
Total Capital to Risk-Weighted Assets	\$ 505,271	21.61%	\$ 187,065	8.00%	\$ 233,831	10.00%
Tier 1 Capital to Risk-Weighted Assets	478,273	20.45%	140,299	6.00%	187,065	8.00%
Common Equity Tier 1 Capital Ratio	478,273	20.45%	105,224	4.50%	151,990	6.50%
Tier 1 Capital to Total Assets	478,273	16.19%	118,133	4.00%	147,666	5.00%
	Actual		For Capital Adequacy Purposes		To Be Well Capitalized Under Prompt Corrective Action Provisions	
	Amount	Ratio	Amount	Ratio	Amount	Ratio
December 31, 2023	(Dollars in Thousands)					
Ponce Financial Group, Inc.						
Total Capital to Risk-Weighted Assets	\$ 533,513	25.06%	\$ 170,302	8.00%	\$ 212,878	10.00%
Tier 1 Capital to Risk-Weighted Assets	507,042	23.82%	127,727	6.00%	170,302	8.00%
Common Equity Tier 1 Capital Ratio	282,042	13.25%	95,795	4.50%	138,371	6.50%
Tier 1 Capital to Total Assets	507,042	19.71%	102,911	4.00%	128,639	5.00%
Ponce Bank						
Total Capital to Risk-Weighted Assets	\$ 492,622	23.30%	\$ 169,153	8.00%	\$ 211,441	10.00%
Tier 1 Capital to Risk-Weighted Assets	466,151	22.05%	126,865	6.00%	169,153	8.00%
Common Equity Tier 1 Capital Ratio	466,151	22.05%	95,149	4.50%	137,437	6.50%
Tier 1 Capital to Total Assets	466,151	17.49%	106,591	4.00%	133,239	5.00%



Community Sponsorships and Donations

Includes Sponsorships and Donations by the Company and the Ponce De Leon Foundation

American Cancer Society	Morris Heights Health Center	Urban Youth Alliance Int	Castle Hill Little League	Iglesia Nuevo Amanecer La Hermosa	Phipps Neighborhood	InHisName United
YMCA of Greater NY	Washington Heights BID	Unique People Services	Hostos Community College Foundation	New Bronx Chamber of Commerce	Bronx Manhattan North Board of Realtors	
Bronx Kings	Business Initiative Corporation	Neighborhood Shop COVID Relief Program	BOEDC	Bronx Tourism Council	Bronx County Bar Association	NYS CDFI Coalition
Business Initiative Corporation	Bronx Overall Economic Development Corp	Unique People Services	Hope Gathering	Buy Local East Harlem & Greet	LSA Covid Relief	Citivas
Union Settlement	La Fortaleza	Hope Community	AHRC	Society of the Educational Arts	NYCHCC Women In Business	Riverdale Senior Services
Upper Manhattan Mental Health Center	Comite Noviembre	RAICES Spanish Speaking Elderly Council	One Brooklyn Fund	MyTime Inc	Brooklyn Hospital Foundation	Gay Men's Health Crisis Inc
Queens Economic Development Corporation	CommonPoint Queens	Immaculate Conception Catholic Academy	Hellenic Orthodox Community of Astoria	Greater Jamaica Development Corp	Queens Women's Chamber of Commerce	
Queens Women's Chamber of Commerce	Immaculate Conception Catholic Academy	Pancyrian Association Inc	NJ Law Enforcement	Union City Music Project		
Sharing and Caring Inc	NJ Small Business Development Center at NJCU	Forest Hills Chambers of Commerce	Greater NY Chamber of Commerce	NYSCDFI Coalition	Brooklyn Kings County	
& MANY MORE	Chamber Of Commerce of Washington Heights and Inwood in Manhattan	Save Latin America	Hispanic Chamber of Commerce	BNI Down to Business		

<p>Queens Small Business Owners & Entrepreneurs</p>	<p>Small Business Bootcamp</p>	<p>Ponce De Leon Foundation</p> <ul style="list-style-type: none"> ▶ Over 117 grants to charitable causes since 2017 ▶ \$2.3 million was given to Ponce Bank Branch communities focusing on youth services, education, healthcare, social services, economic development, and cultural diversity 	<p>Financial Mastery Workshops</p>
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Thank you.