

NOTICE OF FILING OF PLAN OF LIQUIDATION

TO ALL CREDITORS, DEPOSITORS, AND OTHER CLAIMANTS OF FIRST FINANCE INTERNATIONAL BANK, INC.

PLEASE TAKE NOTICE that upon entry of the Order of Liquidation by the Commissioner of Financial Institutions of Puerto Rico, (the “Commissioner”) in the case of First Finance International Bank, Inc., (the "Bank"), Wigberto Lugo Mender, (the “Trustee”) has filed a Plan of Liquidation (the "Plan") dated August 31, 2026, which establishes the procedures and timeline for the orderly liquidation and dissolution of the Bank and the distribution of its assets to creditors and claimants.

SUMMARY OF PRINCIPAL PLAN PROVISIONS

The Plan provides for the following material terms:

- 1. Liquidation Process.** The Bank has ceased all banking operations with the Trustee completing the orderly wind-down of its business affairs. Those assets found from the Bank have been marshaled, liquidated, and converted to cash in accordance with the Plan's procedures and subject to the Commissioner's oversight.
- 2. Claims Administration.** People or entities asserting claims against the Bank have filed proof of claims in accordance with the procedures set forth in the Plan and Liquidation Order. Claims have been classified according to priority, including liquidation expenses, depositor claims, general unsecured claims, subordinated claims, and equity interests. The Trustee has reviewed, and recommend for allowance or object to claims as provided in the Plan.
- 3. Distribution Procedures.** After resolution of all claim’s objections and establishment of appropriate reserves for disputed or contingent claims, distributions shall be made to allowed claimants in accordance with the statutory priority scheme determined in the liquidation order.

CLAIMANT REVIEW PERIOD AND OBJECTION PROCEDURES

Any creditor, depositor, or other claimant who wishes to review the Plan may obtain a complete copy by accessing the Bank's liquidation website at <https://firstfinanceprliquidation.com> or by submitting a written request to the address provided below.

CRITICAL DEADLINE: Any claimant who objects to any provision of the Plan, disputes the amount or classification of their claim, or contests any aspect of the proposed liquidation procedures **MUST** file a written objection on or before **OCTOBER 31, 2026**, which is 30 days from the date of this Notice. Objections filed after the Objection Deadline shall not be considered unless the claimant demonstrates extraordinary cause for the delay.

All objections must comply strictly with the procedures detailed in the Plan and must include: (i) the claimant's full legal name and contact information; (ii) the claim number or account identifier; (iii) a detailed statement of the specific Plan provisions or claim determinations to which objection is made; (iv) the legal and factual grounds supporting the objection; and (v) copies of all documents supporting the objection.

COMMISSIONER APPROVAL PROCESS

Following the expiration of the Objection Deadline, the Commissioner shall review all timely filed objections and conduct such hearings or proceedings as the Commissioner deems necessary. The Commissioner shall thereafter issue a written determination approving, modifying, or disapproving the Plan in accordance with the procedures set forth in the Plan. The Commissioner's approval order shall constitute a final agency determination subject to judicial review only as provided by law.

If no objections are timely filed, or if all objections are resolved or withdrawn, the Commissioner may approve the Plan without further hearing. Upon approval by the Commissioner, the Plan shall become binding upon the Bank, all claimants, and all other parties in interest, and implementation of the liquidation procedures shall commence immediately.

ADDRESSES FOR CORRESPONDENCE

All objections, proofs of claim, and other correspondence related to the Plan must be submitted in writing to the following addresses:

**First Finance International Bank,
Inc.**

P.O. Box 11266
Guaynabo, Puerto Rico 00968

**C/o Wigberto Lugo Mender,
Trustee**

100 Carr. 165 Suite 501
Guaynabo, Puerto Rico 00968

Email:

trustee@firstfinanceprliquidation.com

FAILURE TO TIMELY OBJECT OR FILE A PROOF OF CLAIM MAY RESULT IN THE PERMANENT LOSS OF YOUR RIGHTS UNDER THE PLAN. ALL CLAIMANTS ARE STRONGLY URGED TO REVIEW THE PLAN CAREFULLY AND CONSULT WITH LEGAL COUNSEL IF THEY HAVE QUESTIONS REGARDING THEIR RIGHTS OR OBLIGATIONS.

Dated: September 18, 2026

FIRST FINANCE INTERNATIONAL BANK, INC.

By: Wigberto Lugo Mender. Receiver - Trustee