

POPULAR, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1129382	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$8,995	\$8,605	-4.3%	
Loans	\$6,922	\$5,778	-16.5%	
Construction & development	\$369	\$191	-48.3%	
Closed-end 1-4 family residential	\$1,289	\$1,011	-21.6%	
Home equity	\$560	\$496	-11.3%	
Credit card	\$16	\$14	-10.4%	
Other consumer	\$53	\$45	-13.9%	
Commercial & Industrial	\$1,221	\$516	-57.7%	
Commercial real estate	\$2,237	\$2,193	-2.0%	
Unused commitments	\$499	\$453	-9.4%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$814	\$1,470	80.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$179	\$436	143.7%	
Cash & balances due	\$437	\$224	-48.7%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$11	\$15	32.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$11	\$13	20.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$7,414	\$6,975	-5.9%	
Deposits	\$6,587	\$6,168	-6.4%	
Total other borrowings	\$690	\$694	0.6%	
FHLB advances	\$0	\$13		
<b>Equity</b>				
Equity capital at quarter end	\$1,581	\$1,631	3.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$745	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	12.9%	14.4%	--	
Tier 1 risk based capital ratio	17.6%	20.5%	--	
Total risk based capital ratio	18.9%	21.8%	--	
Return on equity <sup>1</sup>	-43.1%	-1.6%	--	
Return on assets <sup>1</sup>	-7.3%	-0.3%	--	
Net interest margin <sup>1</sup>	3.9%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	51.3%	62.4%	--	
Loss provision to net charge-offs (qtr)	45.1%	75.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	19.4%	3.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	47.2%	46.9%	11.5%	4.0%
Closed-end 1-4 family residential	17.9%	4.4%	15.3%	1.0%
Home equity	3.4%	1.9%	2.2%	2.2%
Credit card	6.7%	5.2%	1.7%	0.8%
Other consumer	1.1%	0.6%	2.2%	2.2%
Commercial & Industrial	4.2%	10.6%	2.2%	1.8%
Commercial real estate	6.7%	7.1%	1.8%	0.9%
Total loans	9.5%	6.6%	5.0%	1.1%