

POPULAR, INC.

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions	
	12/05/2008	1129382	1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$8,679	\$8,755	0.9%	
Loans	\$5,755	\$5,727	-0.5%	
Construction & development	\$117	\$84	-28.8%	
Closed-end 1-4 family residential	\$1,285	\$1,410	9.7%	
Home equity	\$430	\$423	-1.6%	
Credit card	\$15	\$16	3.3%	
Other consumer	\$63	\$74	17.5%	
Commercial & Industrial	\$390	\$321	-17.8%	
Commercial real estate	\$2,029	\$1,822	-10.2%	
Unused commitments	\$550	\$538	-2.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,435	\$1,452	1.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$490	\$590	20.4%	
Cash & balances due	\$239	\$211	-11.7%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$19	\$12	-40.3%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$17	\$11	-33.2%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$7,022	\$7,072	0.7%	
Deposits	\$6,076	\$6,027	-0.8%	
Total other borrowings	\$836	\$935	11.8%	
FHLB advances	\$155	\$259	66.9%	
Equity				
Equity capital at quarter end	\$1,657	\$1,683	1.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	15.0%	15.9%	--	
Tier 1 risk based capital ratio	22.8%	24.2%	--	
Total risk based capital ratio	24.0%	25.5%	--	
Return on equity ¹	3.5%	9.6%	--	
Return on assets ¹	0.7%	1.8%	--	
Net interest margin ¹	3.6%	3.7%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	75.0%	73.8%	--	
Loss provision to net charge-offs (qtr)	35.8%	-13448.6%	--	
Net charge-offs to average loans and leases ¹	1.6%	0.0%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2012	2013	2012	2013
Construction & development	17.9%	15.9%	1.7%	0.0%
Closed-end 1-4 family residential	3.0%	2.1%	0.5%	0.2%
Home equity	1.3%	1.7%	1.3%	0.7%
Credit card	3.3%	3.1%	0.5%	2.7%
Other consumer	0.7%	0.6%	1.8%	1.4%
Commercial & Industrial	6.6%	3.0%	1.5%	1.0%
Commercial real estate	5.9%	3.9%	0.7%	0.6%
Total loans	4.1%	2.6%	0.7%	0.4%