

POPULAR, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1129382	Number of Insured Depository Institutions 2	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$37,963	\$34,136	-10.1%	
Loans	\$26,257	\$23,795	-9.4%	
Construction & development	\$2,294	\$1,753	-23.6%	
Closed-end 1-4 family residential	\$4,242	\$3,927	-7.4%	
Home equity	\$770	\$672	-12.8%	
Credit card	\$1,148	\$1,137	-1.0%	
Other consumer	\$2,108	\$1,749	-17.0%	
Commercial & Industrial	\$4,418	\$3,636	-17.7%	
Commercial real estate	\$6,615	\$6,419	-3.0%	
Unused commitments	\$7,189	\$7,433	3.4%	
Securitization outstanding principal	\$8,705	\$9,032	3.8%	
Mortgage-backed securities (GSE and private issue)	\$2,316	\$4,930	112.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$5,622	\$1,906	-66.1%	
Cash & balances due	\$1,055	\$1,245	18.1%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$94	\$9	-90.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$141	\$10	-93.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$34,772	\$31,049	-10.7%	
Deposits	\$28,124	\$26,066	-7.3%	
Total other borrowings	\$5,363	\$3,812	-28.9%	
FHLB advances	\$1,071	\$1,124	4.9%	
<b>Equity</b>				
Equity capital at quarter end	\$3,191	\$3,086	-3.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$375	\$590	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	6.5%	7.0%	--	
Tier 1 risk based capital ratio	8.2%	9.2%	--	
Total risk based capital ratio	10.9%	12.1%	--	
Return on equity <sup>1</sup>	-51.8%	-24.2%	--	
Return on assets <sup>1</sup>	-4.4%	-2.2%	--	
Net interest margin <sup>1</sup>	3.5%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	65.2%	50.2%	--	
Loss provision to net charge-offs (qtr)	167.2%	118.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.5%	5.0%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
Construction & development	13.8%	49.0%	2.7%	5.0%
Closed-end 1-4 family residential	9.4%	16.4%	0.7%	0.9%
Home equity	4.7%	2.9%	3.1%	5.3%
Credit card	3.4%	3.3%	1.8%	1.8%
Other consumer	1.3%	2.0%	1.3%	1.3%
Commercial & Industrial	2.6%	5.7%	1.1%	1.8%
Commercial real estate	4.2%	7.9%	0.2%	0.4%
Total loans	5.2%	10.6%	0.9%	1.3%