

POPULAR, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1129382	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev	
Assets	\$8,755	\$5,504	-37.1%	
Loans	\$5,727	\$3,488	-39.1%	
Construction & development	\$84	\$114	36.4%	
Closed-end 1-4 family residential	\$1,410	\$1,146	-18.7%	
Home equity	\$423	\$328	-22.4%	
Credit card	\$16	\$15	-3.7%	
Other consumer	\$74	\$64	-13.5%	
Commercial & Industrial	\$321	\$134	-58.2%	
Commercial real estate	\$1,822	\$771	-57.7%	
Unused commitments	\$538	\$461	-14.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,452	\$1,004	-30.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$590	\$507	-14.1%	
Cash & balances due	\$211	\$157	-25.6%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$12	\$5	-59.5%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$11	\$20	76.4%	
Open-end HELOC originations sold (quarter)	\$0	\$20		
Liabilities	\$7,072	\$4,137	-41.5%	
Deposits	\$6,027	\$3,459	-42.6%	
Total other borrowings	\$935	\$561	-40.0%	
FHLB advances	\$259	\$220	-15.1%	
Equity				
Equity capital at quarter end	\$1,683	\$1,367	-18.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$250	NA	
Performance Ratios				
Tier 1 leverage ratio	15.9%	20.0%	--	
Tier 1 risk based capital ratio	24.2%	34.8%	--	
Total risk based capital ratio	25.5%	35.8%	--	
Return on equity ¹	9.6%	-2.7%	--	
Return on assets ¹	1.8%	-0.6%	--	
Net interest margin ¹	3.7%	2.4%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	73.8%	81.0%	--	
Loss provision to net charge-offs (qtr)	-13448.6%	-52.6%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014
Construction & development	15.9%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	2.1%	2.2%	0.2%	0.0%
Home equity	1.7%	2.2%	0.7%	0.3%
Credit card	3.1%	3.0%	2.7%	2.7%
Other consumer	0.6%	0.9%	1.4%	1.8%
Commercial & Industrial	3.0%	1.4%	1.0%	0.8%
Commercial real estate	3.9%	0.3%	0.6%	0.4%
Total loans	2.6%	1.1%	0.4%	0.3%