

☐ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

☐ Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

|                                              |           |
|----------------------------------------------|-----------|
| OMB APPROVAL                                 |           |
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|                                          |  |  |                                                          |  |  |                                                                                                                                                                                       |  |  |
|------------------------------------------|--|--|----------------------------------------------------------|--|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| 1. Name and Address of Reporting Person* |  |  | 2. Issuer Name and Ticker or Trading Symbol              |  |  | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable)                                                                                                               |  |  |
| <u>Ferre Maria Luisa</u>                 |  |  | <u>POPULAR, INC.</u> [ <u>BPOP</u> ]                     |  |  | <input checked="" type="checkbox"/> Director 10% Owner                                                                                                                                |  |  |
| (Last) (First) (Middle)                  |  |  | Foreign Trading Symbol                                   |  |  | Officer (give title below) Other (specify below)                                                                                                                                      |  |  |
| <u>P.O. BOX 11924</u>                    |  |  | 3. Date of Earliest Transaction (Month/Day/Year)         |  |  | 6. Individual or Joint/Group Filing (Check Applicable Line)<br><input checked="" type="checkbox"/> Form filed by One Reporting Person<br>Form filed by More than One Reporting Person |  |  |
| (Street)                                 |  |  | <u>07/30/2026</u>                                        |  |  |                                                                                                                                                                                       |  |  |
| <u>SAN JUAN PR 00922-1924</u>            |  |  | 4. If Amendment, Date of Original Filed (Month/Day/Year) |  |  |                                                                                                                                                                                       |  |  |
| (City) (State) (Zip)                     |  |  |                                                          |  |  |                                                                                                                                                                                       |  |  |

| Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned |                                      |                                                    |                                |   |                                                                   |            |                          |                                                                                               |                                                          |                                                       |
|----------------------------------------------------------------------------------|--------------------------------------|----------------------------------------------------|--------------------------------|---|-------------------------------------------------------------------|------------|--------------------------|-----------------------------------------------------------------------------------------------|----------------------------------------------------------|-------------------------------------------------------|
| 1. Title of Security (Instr. 3)                                                  | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) |   | 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) |            |                          | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|                                                                                  |                                      |                                                    | Code                           | V | Amount                                                            | (A) or (D) | Price                    |                                                                                               |                                                          |                                                       |
| Common Stock Par Value \$0.01 per share                                          | 07/30/2026                           |                                                    | S                              |   | 3,076                                                             | D          | \$173.786 <sup>(1)</sup> | 34,400.962                                                                                    | D                                                        |                                                       |
| Common Stock Par Value \$0.01 per share                                          | 07/30/2026                           |                                                    | S                              |   | 3,385                                                             | D          | \$175.42                 | 10,156                                                                                        | I <sup>(2)</sup>                                         | The Luis A. Ferre Foundation, Inc.                    |

| Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned<br>(e.g., puts, calls, warrants, options, convertible securities) |                                                        |                                      |                                                    |                                |   |                                                                                        |     |                                                          |                 |                                                                                   |        |                                            |                                                                                                    |                                                           |                                                        |
|-------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|--------------------------------------|----------------------------------------------------|--------------------------------|---|----------------------------------------------------------------------------------------|-----|----------------------------------------------------------|-----------------|-----------------------------------------------------------------------------------|--------|--------------------------------------------|----------------------------------------------------------------------------------------------------|-----------------------------------------------------------|--------------------------------------------------------|
| 1. Title of Derivative Security (Instr. 3)                                                                                                      | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) |   | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) |     | 6. Date Exercisable and Expiration Date (Month/Day/Year) |                 | 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) |        | 8. Price of Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4) | 10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 11. Nature of Indirect Beneficial Ownership (Instr. 4) |
|                                                                                                                                                 |                                                        |                                      |                                                    | Code                           | V | (A)                                                                                    | (D) | Date Exercisable                                         | Expiration Date |                                                                                   |        |                                            |                                                                                                    |                                                           |                                                        |
| Restricted Stock Units                                                                                                                          | (3)                                                    |                                      |                                                    |                                |   |                                                                                        |     | (4)                                                      | (4)             | Common Stock Par Value \$0.01 per share                                           | 17,494 |                                            | 17,494                                                                                             | D                                                         |                                                        |

**Explanation of Responses:**

1. This price is a weighted average price. These shares were sold in multiple transactions ranging from \$173.70 and \$173.835, inclusive. The reporting person undertakes to provide the Corporation, any security holder of the Corporation, or the Staff of the Securities and Exchange Commission, upon request, full information regarding the number of shares acquired at each separate price within the ranges set forth in this footnote.

2. Ms. Ferre is the President and a Trustee of the Luis A Ferre Foundation, Inc.

3. Restricted stock units convert into common stock on a one-for-one basis.

4. Restricted stock units are converted into an equivalent number of shares of common stock and issued to the reporting person on the 15th of August following the date of termination of service as a director.

Marie Reyes-Rodriguez,  
Attorney-in-fact

07/31/2026  
Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

\* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.