

Popular, Inc.

Financial Supplement to Second Quarter 2026 Earnings Release

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POPULAR, INC.
Financial Supplement to Second Quarter 2026 Earnings Release
Table A - Selected Ratios and Other Information
(Unaudited)

	Quarters ended			Six months ended	
	30-Jun-26	31-Mar-26	30-Jun-25	30-Jun-26	30-Jun-25
Basic EPS	\$ 4.35	\$ 3.78	\$ 3.09	\$ 8.13	\$ 5.64
Diluted EPS	\$ 4.35	\$ 3.78	\$ 3.09	\$ 8.13	\$ 5.64
Average common shares outstanding	63,880,929	64,818,440	68,050,361	64,347,094	68,661,851
Average common shares outstanding - assuming dilution	63,915,634	64,877,543	68,079,649	64,381,799	68,687,659
Common shares outstanding at end of period	63,866,681	64,654,788	67,937,468	63,866,681	67,937,468
Market value per common share	\$ 164.18	\$ 134.17	\$ 110.21	\$ 164.18	\$ 110.21
Market capitalization - (In millions)	\$ 10,486	\$ 8,675	\$ 7,487	\$ 10,486	\$ 7,487
Return on average assets	1.41%	1.29%	1.11%	1.35%	1.04%
Return on average common equity	15.18%	13.76%	11.77%	14.48%	10.93%
Net interest margin (non-taxable equivalent basis)	3.66%	3.66%	3.49%	3.67%	3.45%
Net interest margin (taxable equivalent basis) -non-GAAP	4.17%	4.14%	3.85%	4.16%	3.80%
Common equity per share	\$ 100.38	\$ 97.27	\$ 87.31	\$ 100.38	\$ 87.31
Tangible common book value per common share (non-GAAP) [1]	\$ 87.94	\$ 84.98	\$ 75.41	\$ 87.94	\$ 75.41
Tangible common equity to tangible assets (non-GAAP) [1]	7.18%	7.29%	6.81%	7.18%	6.81%
Return on average tangible common equity [1]	17.02%	15.46%	13.26%	17.02%	12.32%
Tier 1 capital	16.13%	15.98%	15.96%	16.13%	15.96%
Total capital	17.85%	17.71%	17.70%	17.85%	17.70%
Tier 1 leverage	8.57%	8.60%	8.51%	8.57%	8.51%
Common Equity Tier 1 capital	16.08%	15.92%	15.91%	16.08%	15.91%

[1] Refer to Table R for reconciliation to GAAP financial measures.

POPULAR, INC.
Financial Supplement to Second Quarter 2026 Earnings Release
Table B - Consolidated Statement of Operations
(Unaudited)

	Quarters ended		Variance Quarter ended		Variance	Six months ended	
(In thousands, except per share information)	30-Jun-26	31-Mar-26	Δ vs 31-Mar-26	30-Jun-25	Δ vs 30-Jun-25	30-Jun-26	30-Jun-25
Interest income:							
Loans	\$ 714,266	\$ 702,149	\$ 12,117	\$ 684,587	\$ 29,679	\$ 1,416,415	\$ 1,351,260
Money market investments	47,021	44,240	2,781	69,532	(22,511)	91,261	139,698
Investment securities	220,352	200,827	19,525	189,753	30,599	421,179	369,912
Total interest income	<u>981,639</u>	<u>947,216</u>	<u>34,423</u>	<u>943,872</u>	<u>37,767</u>	<u>1,928,855</u>	<u>1,860,870</u>
Interest expense:							
Deposits	271,254	259,418	11,836	295,058	(23,804)	530,672	592,921
Short-term borrowings	5,172	5,703	(531)	5,300	(128)	10,875	6,726
Long-term debt	11,794	11,915	(121)	11,965	(171)	23,709	24,077
Total interest expense	<u>288,220</u>	<u>277,036</u>	<u>11,184</u>	<u>312,323</u>	<u>(24,103)</u>	<u>565,256</u>	<u>623,724</u>
Net interest income	<u>693,419</u>	<u>670,180</u>	<u>23,239</u>	<u>631,549</u>	<u>61,870</u>	<u>1,363,599</u>	<u>1,237,146</u>
Provision for credit losses	65,873	75,886	(10,013)	48,941	16,932	141,759	113,022
Net interest income after provision for credit losses	<u>627,546</u>	<u>594,294</u>	<u>33,252</u>	<u>582,608</u>	<u>44,938</u>	<u>1,221,840</u>	<u>1,124,124</u>
Service charges on deposit accounts	39,037	38,766	271	38,826	211	77,803	77,880
Other service fees	108,792	102,921	5,871	100,522	8,270	211,713	195,030
Mortgage banking activities	6,267	4,213	2,054	4,872	1,395	10,480	8,561
Net loss, including impairment, on debt securities	(595)	—	(595)	—	(595)	(595)	—
Net gain, including impairment, on equity securities	2,327	1,029	1,298	1,862	465	3,356	1,448
Net gain on trading account debt securities	214	261	(47)	538	(324)	475	1,058
Adjustments to indemnity reserves on loans sold	394	35	359	120	274	429	293
Other operating income	24,109	18,401	5,708	21,737	2,372	42,510	36,268
Total non-interest income	<u>180,545</u>	<u>165,626</u>	<u>14,919</u>	<u>168,477</u>	<u>12,068</u>	<u>346,171</u>	<u>320,538</u>
Operating expenses:							
Personnel costs							
Salaries	134,448	134,813	(365)	132,752	1,696	269,261	263,702
Commissions, incentives and other bonuses	39,911	34,903	5,008	40,551	(640)	74,814	78,537
Profit sharing	10,000	(1,203)	11,203	13,000	(3,000)	8,797	13,000
Pension, postretirement and medical insurance	18,773	14,896	3,877	18,458	315	33,669	33,024
Other personnel costs, including payroll taxes	25,899	32,660	(6,761)	24,594	1,305	58,559	53,805
Total personnel costs	229,031	216,069	12,962	229,355	(324)	445,100	442,068
Net occupancy expenses	27,764	27,299	465	29,140	(1,376)	55,063	56,358
Equipment expenses	5,879	5,229	650	5,789	90	11,108	11,091
Other taxes	17,707	17,677	30	18,632	(925)	35,384	37,357
Professional fees	24,484	25,553	(1,069)	28,108	(3,624)	50,037	54,933
Technology and software expenses	90,971	89,139	1,832	84,696	6,275	180,110	168,364
Processing and transactional services							
Credit and debit cards	13,236	14,206	(970)	13,044	192	27,442	25,970
Other processing and transactional services	24,030	24,881	(851)	24,817	(787)	48,911	49,672
Total processing and transactional services	37,266	39,087	(1,821)	37,861	(595)	76,353	75,642
Communications	4,261	4,509	(248)	5,010	(749)	8,770	9,914
Business promotion							
Rewards and customer loyalty programs	19,600	15,392	4,208	18,047	1,553	34,992	34,412
Other business promotion	8,300	7,468	832	8,338	(38)	15,768	15,648
Total business promotion	27,900	22,860	5,040	26,385	1,515	50,760	50,060
Deposit insurance	9,977	9,917	60	9,407	570	19,894	19,442

Other real estate owned (OREO) income	(3,238)	(4,618)	1,380	(4,124)	886	(7,856)	(7,454)
Other operating expenses							
Operational losses	3,118	3,975	(857)	6,185	(3,067)	7,093	12,323
All other	8,626	10,230	(1,604)	15,932	(7,306)	18,856	32,693
Total other operating expenses	11,744	14,205	(2,461)	22,117	(10,373)	25,949	45,016
Amortization of intangibles	384	384	—	385	(1)	768	982
Total operating expenses	484,130	467,310	16,820	492,761	(8,631)	951,440	963,773
Income before income tax	323,961	292,610	31,351	258,324	65,637	616,571	480,889
Income tax expense	45,747	46,936	(1,189)	47,884	(2,137)	92,683	92,947
Net income	\$ 278,214	\$ 245,674	\$ 32,540	\$ 210,440	\$ 67,774	\$ 523,888	\$ 387,942
Net income applicable to common stock	\$ 277,861	\$ 245,321	\$ 32,540	\$ 210,087	\$ 67,774	\$ 523,182	\$ 387,236
Net income per common share - basic	\$ 4.35	\$ 3.78	\$ 0.57	\$ 3.09	\$ 1.26	\$ 8.13	\$ 5.64
Net income per common share - diluted	\$ 4.35	\$ 3.78	\$ 0.57	\$ 3.09	\$ 1.26	\$ 8.13	\$ 5.64
Dividends Declared per Common Share	\$ 0.75	\$ 0.75	\$ —	\$ 0.70	\$ 0.05	\$ 1.50	\$ 1.40

Popular, Inc.
Financial Supplement to Second Quarter 2026 Earnings Release
Table C - Consolidated Statement of Financial Condition
(Unaudited)

	Quarters ended			Variance
(In thousands)	30-Jun-26	31-Mar-26	30-Jun-25	Δ vs 31-Mar-26
Assets:				
Cash and due from banks	\$ 365,013	\$ 384,922	\$ 400,631	\$ (19,909)
Money market investments	4,555,489	4,655,699	6,340,786	(100,210)
Trading account debt securities, at fair value	31,170	30,449	29,643	721
Debt securities available-for-sale, at fair value	24,792,834	21,733,269	20,490,212	3,059,565
Debt securities held-to-maturity, at amortized cost	6,204,020	6,962,659	7,541,724	(758,639)
Less: Allowance for credit losses	6,230	5,900	5,999	330
Debt securities held-to-maturity, net	6,197,790	6,956,759	7,535,725	(758,969)
Equity securities	236,674	217,167	222,391	19,507
Loans held-for-sale, at lower of cost or fair value	88,579	5,603	2,898	82,976
Loans held-in-portfolio	40,156,582	39,703,844	38,611,834	452,738
Less: Unearned income	406,720	414,142	426,656	(7,422)
Allowance for credit losses	784,832	823,729	769,485	(38,897)
Total loans held-in-portfolio, net	38,965,030	38,465,973	37,415,693	499,057
Premises and equipment, net	731,945	706,233	649,191	25,712
Other real estate	49,557	45,680	46,126	3,877
Accrued income receivable	307,251	308,617	274,867	(1,366)
Mortgage servicing rights, at fair value	94,485	94,232	103,077	253
Other assets	1,762,221	1,731,769	1,745,052	30,452
Goodwill	789,954	789,954	802,954	—
Other intangible assets	4,308	4,692	5,844	(384)
Total assets	<u>\$ 78,972,300</u>	<u>\$ 76,131,018</u>	<u>\$ 76,065,090</u>	<u>\$ 2,841,282</u>
Liabilities and Stockholders' Equity:				
Liabilities:				
Deposits:				
Non-interest bearing	\$ 15,096,293	\$ 15,785,788	\$ 15,114,614	\$ (689,495)
Interest bearing	55,136,822	51,825,528	52,102,877	3,311,294
Total deposits	70,233,115	67,611,316	67,217,491	2,621,799
Assets sold under agreements to repurchase	77,521	34,576	56,043	42,945
Other short-term borrowings	675,000	350,000	550,000	325,000
Notes payable	710,310	734,981	808,451	(24,671)
Other liabilities	843,349	1,089,059	1,479,087	(245,710)
Total liabilities	72,539,295	69,819,932	70,111,072	2,719,363
Stockholders' equity:				
Preferred stock	22,143	22,143	22,143	—
Common stock	1,050	1,049	1,049	1
Surplus	4,937,091	4,928,636	4,919,950	8,455
Retained earnings	5,632,866	5,403,176	4,861,958	229,690
Treasury stock	(3,000,759)	(2,875,230)	(2,455,425)	(125,529)
Accumulated other comprehensive loss, net of tax	(1,159,386)	(1,168,688)	(1,395,657)	9,302
Total stockholders' equity	6,433,005	6,311,086	5,954,018	121,919
Total liabilities and stockholders' equity	<u>\$ 78,972,300</u>	<u>\$ 76,131,018</u>	<u>\$ 76,065,090</u>	<u>\$ 2,841,282</u>

Popular, Inc.
Financial Supplement to Second Quarter 2026 Earnings Release
Table D - Analysis of Levels and Yields on a Taxable Equivalent Basis (Non-GAAP)
For the quarters ended June 30, 2026 and March 31, 2026
(audited)

Average Volume			Average Yields / Costs				Interest			Variance Attributable to	
30-Jun-26	31-Mar-26	Variance	30-Jun-26	31-Mar-26	Variance		30-Jun-26	31-Mar-26	Variance	Rate	Volume
(In millions)							(In thousands)				
\$ 5,095	\$ 4,850	\$ 245	3.70 %	3.70 %	— %	Money market investments	\$ 47,021	\$ 44,240	\$ 2,781	\$ 521	\$ 2,260
31,091	29,810	1,281	3.69	3.52	0.17	Investment securities [1]	286,115	258,897	27,218	14,156	13,062
32	34	(2)	5.76	5.56	0.20	Trading securities	454	463	(9)	21	(30)
						Total money market, investment and trading securities	333,590	303,600	29,990	14,698	15,292
36,218	34,694	1,524	3.69	3.54	0.15	Loans:					
19,932	19,723	209	6.73	6.71	0.02	Commercial	334,494	326,387	8,107	4,622	3,485
1,764	1,697	67	7.90	8.14	(0.24)	Construction	34,729	34,068	661	(674)	1,335
1,970	1,985	(15)	7.45	7.35	0.10	Leasing	36,680	36,459	221	499	(278)
8,732	8,664	68	6.15	6.08	0.07	Mortgage	134,236	131,679	2,557	1,510	1,047
3,310	3,309	1	13.74	13.86	(0.12)	Consumer	113,356	113,129	227	408	(181)
3,867	3,892	(25)	9.32	9.33	(0.01)	Auto	89,901	89,496	405	983	(578)
39,575	39,270	305	7.53	7.53	—	Total loans	743,396	731,218	12,178	7,348	4,830
<u>\$ 75,793</u>	<u>\$ 73,964</u>	<u>\$ 1,829</u>	<u>5.70 %</u>	<u>5.66 %</u>	<u>0.04 %</u>	Total earning assets	<u>\$1,076,986</u>	<u>\$1,034,818</u>	<u>\$42,168</u>	<u>\$22,046</u>	<u>\$20,122</u>
						Interest bearing deposits:					
\$ 8,819	\$ 8,554	\$ 265	1.69 %	1.62 %	0.07 %	NOW and money market	\$ 37,237	\$ 34,159	\$ 3,078	\$ 1,986	\$ 1,092
14,817	14,633	184	0.78	0.77	0.01	Savings	28,640	27,714	926	766	160
8,907	8,714	193	2.95	2.99	(0.04)	Time deposits	65,411	64,243	1,168	(4)	1,172
21,502	20,362	1,140	2.61	2.66	(0.05)	P.R. public deposits	139,966	133,302	6,664	(926)	7,590
54,045	52,263	1,782	2.01	2.01	—	Total interest bearing deposits	271,254	259,418	11,836	1,822	10,014
15,268	15,101	167				Non-interest bearing demand deposits					
69,313	67,364	1,949	1.57	1.56	0.01	Total deposits	271,254	259,418	11,836	1,822	10,014
539	597	(58)	3.85	3.88	(0.03)	Short-term borrowings	5,172	5,703	(531)	19	(550)
741	772	(31)	6.38	6.26	0.12	Other medium and long-term debt	11,794	11,915	(121)	320	(441)
55,325	53,632	1,693	2.09	2.09	—	Total interest bearing liabilities (excluding demand deposits)	288,220	277,036	11,184	2,161	9,023
5,200	5,231	(31)				Other sources of funds					
<u>\$ 75,793</u>	<u>\$ 73,964</u>	<u>\$ 1,829</u>	<u>1.53 %</u>	<u>1.52 %</u>	<u>0.01 %</u>	Total source of funds	<u>\$ 288,220</u>	<u>\$ 277,036</u>	<u>\$ 11,184</u>	<u>\$ 2,161</u>	<u>\$ 9,023</u>
						Net interest margin/ income on a taxable equivalent basis (Non-GAAP)	\$ 788,766	\$ 757,782	\$ 30,984	\$ 19,885	\$ 11,099
			4.17 %	4.14 %	0.03 %						
			3.61 %	3.57 %	0.04 %	Net interest spread					
						Taxable equivalent adjustment	95,347	87,602	7,745		
						Net interest margin/ income non-taxable equivalent basis (GAAP)	\$ 693,419	\$ 670,180	\$ 23,239		
			3.66 %	3.66 %	— %						

Note: The changes that are not due solely to volume or rate are allocated to volume and rate based on the proportion of the change in each category.

[1] Average balances exclude unrealized gains or losses on debt securities available-for-sale and the unrealized loss related to certain securities transferred from available-for-sale to held-to-maturity.

Popular, Inc.
Financial Supplement to Second Quarter 2026 Earnings Release
Table E - Analysis of Levels and Yields on a Taxable Equivalent Basis (Non-GAAP)
For the quarters ended June 30, 2026 and June 30, 2025
(Unaudited)

Average Volume			Average Yields / Costs				Interest			Variance Attributable to	
30-Jun-26	30-Jun-25	Variance	30-Jun-26	30-Jun-25	Variance		30-Jun-26	30-Jun-25	Variance	Rate	Volume
(In millions)							(In thousands)				
\$ 5,095	\$ 6,251	\$ (1,156)	3.70 %	4.46 %	(0.76)%	Money market investments	\$ 47,021	\$ 69,532	\$ (22,511)	\$ (10,800)	\$ (11,711)
31,091	28,809	2,282	3.69	3.29	0.40	Investment securities [1]	286,115	236,372	49,743	25,813	23,930
32	27	5	5.76	5.99	(0.23)	Trading securities	454	407	47	(16)	63
36,218	35,087	1,131	3.69	3.50	0.19	Total money market, investment and trading securities	333,590	306,311	27,279	14,997	12,282
Loans:											
19,932	18,676	1,256	6.73	6.73	—	Commercial	334,494	313,493	21,001	(80)	21,081
1,764	1,459	305	7.90	8.19	(0.29)	Construction	34,729	29,806	4,923	(1,113)	6,036
1,970	1,963	7	7.45	7.18	0.27	Leasing	36,680	35,249	1,431	1,307	124
8,732	8,339	393	6.15	5.89	0.26	Mortgage	134,236	122,873	11,363	5,431	5,932
3,310	3,211	99	13.74	14.00	(0.26)	Consumer	113,356	112,083	1,273	(1,995)	3,268
3,867	3,937	(70)	9.32	9.14	0.18	Auto	89,901	89,706	195	1,809	(1,614)
39,575	37,585	1,990	7.53	7.50	0.03	Total loans	743,396	703,210	40,186	5,359	34,827
\$ 75,793	\$ 72,672	\$ 3,121	5.70 %	5.57 %	0.13 %	Total earning assets	\$1,076,986	\$1,009,521	\$67,465	\$20,356	\$47,109
Interest bearing deposits:											
\$ 8,819	\$ 8,062	\$ 757	1.69 %	1.71 %	(0.02)%	NOW and money market	\$ 37,237	\$ 34,288	\$ 2,949	\$ (1,647)	\$ 4,596
14,817	14,605	212	0.78	0.83	(0.05)	Savings	28,640	30,378	(1,738)	(1,134)	(604)
8,907	8,532	375	2.95	3.15	(0.20)	Time deposits	65,411	67,032	(1,621)	(4,675)	3,054
21,502	20,333	1,169	2.61	3.22	(0.61)	P.R. public deposits	139,966	163,360	(23,394)	(32,122)	8,728
54,045	51,532	2,513	2.01	2.29	(0.28)	Total interest bearing deposits	271,254	295,058	(23,804)	(39,578)	15,774
15,268	14,825	443				Non-interest bearing demand deposits					
69,313	66,357	2,956	1.57	1.78	(0.21)	Total deposits	271,254	295,058	(23,804)	(39,578)	15,774
539	470	69	3.85	4.52	(0.67)	Short-term borrowings	5,172	5,300	(128)	(831)	703
741	832	(91)	6.38	5.79	0.59	Other medium and long-term debt	11,794	11,965	(171)	1,253	(1,424)
55,325	52,834	2,491	2.09	2.36	(0.27)	Total interest bearing liabilities (excluding demand deposits)	288,220	312,323	(24,103)	(39,156)	15,053
5,200	5,013	187				Other sources of funds					
\$ 75,793	\$ 72,672	\$ 3,121	1.53 %	1.72 %	(0.19)%	Total source of funds	\$ 288,220	\$ 312,323	\$ (24,103)	\$ (39,156)	\$ 15,053
Net interest margin/ income on a taxable equivalent basis (Non-GAAP)											
			4.17 %	3.85 %	0.32 %		\$ 788,766	\$ 697,198	\$ 91,568	\$ 59,512	\$ 32,056
			3.61 %	3.21 %	0.40 %	Net interest spread					
						Taxable equivalent adjustment	95,347	65,649	29,698		
						Net interest margin/ income non-taxable equivalent basis (GAAP)	\$ 693,419	\$ 631,549	\$ 61,870		

Note: The changes that are not due solely to volume or rate are allocated to volume and rate based on the proportion of the change in each category.

[1] Average balances exclude unrealized gains or losses on debt securities available-for-sale and the unrealized loss related to certain securities transferred from available-for-sale to held-to-maturity.

Popular, Inc.

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Table F - Analysis of Levels and Yields on a Taxable Equivalent Basis (Non-GAAP) - YEAR-TO-DATE
(Unaudited)

Average Volume			Average Yields / Costs				Interest			Variance Attributable to	
30-Jun-26	30-Jun-25	Variance	30-Jun-26	30-Jun-25	Variance		30-Jun-26	30-Jun-25	Variance	Rate	Volume
(In millions)							(In thousands)				
\$ 4,973	\$ 6,314	\$ (1,341)	3.70 %	4.46 %	(0.76)%	Money market investments	\$ 91,261	\$ 139,698	\$ (48,437)	\$ (21,575)	\$ (26,862)
30,454	28,613	1,841	3.61	3.22	0.39	Investment securities [1]	545,012	456,807	88,205	50,353	37,852
33	29	4	5.66	5.90	(0.24)	Trading securities	916	847	69	(36)	105
35,460	34,956	504	3.62	3.45	0.17	Total money market, investment and trading securities	637,189	597,352	39,837	28,742	11,095
						Loans:					
19,828	18,585	1,243	6.72	6.72	—	Commercial	660,881	619,461	41,420	(21)	41,441
1,731	1,385	346	8.02	8.15	(0.13)	Construction	68,796	55,995	12,801	(964)	13,765
1,977	1,951	26	7.40	7.14	0.26	Leasing	73,139	69,693	3,446	2,485	961
8,698	8,254	444	6.11	5.86	0.25	Mortgage	265,915	241,789	24,126	10,791	13,335
3,310	3,207	103	13.80	14.02	(0.22)	Consumer	226,486	222,989	3,497	(3,386)	6,883
3,880	3,929	(49)	9.32	9.11	0.21	Auto	179,398	177,511	1,887	4,154	(2,267)
39,424	37,311	2,113	7.53	7.49	0.04	Total loans	1,474,615	1,387,438	87,177	13,059	74,118
\$ 74,884	\$ 72,267	\$ 2,617	5.68 %	5.54 %	0.14 %	Total earning assets	\$2,111,804	\$1,984,790	\$127,014	\$41,801	\$85,213
						Interest bearing deposits:					
\$ 8,687	\$ 8,022	\$ 665	1.66 %	1.72 %	(0.06)%	NOW and money market	\$ 71,397	\$ 68,290	\$ 3,107	\$ (5,927)	\$ 9,034
14,725	14,556	169	0.77	0.85	(0.08)	Savings	56,353	61,658	(5,305)	(3,967)	(1,338)
8,812	8,466	346	2.97	3.18	(0.21)	Time deposits	129,654	133,713	(4,059)	(9,545)	5,486
20,935	20,310	625	2.63	3.27	(0.64)	P.R public deposits	273,268	329,260	(55,992)	(65,601)	9,609
53,159	51,354	1,805	2.01	2.33	(0.32)	Total interest bearing deposits	530,672	592,921	(62,249)	(85,040)	22,791
15,185	14,758	427				Non-interest bearing demand deposits					
68,344	66,112	2,232	1.57	1.81	(0.24)	Total deposits	530,672	592,921	(62,249)	(85,040)	22,791
568	297	271	3.86	4.57	(0.71)	Short-term borrowings	10,875	6,726	4,149	(1,116)	5,265
757	847	(90)	6.32	5.72	0.60	Other medium and long-term debt	23,709	24,077	(368)	2,474	(2,842)
54,484	52,498	1,986	2.09	2.40	(0.31)	Total interest bearing liabilities (excluding demand deposits)	565,256	623,724	(58,468)	(83,682)	25,214
5,215	5,011	204				Other sources of funds					
\$ 74,884	\$ 72,267	\$ 2,617	1.52 %	1.74 %	(0.22)%	Total source of funds	\$ 565,256	\$ 623,724	\$(58,468)	\$(83,682)	\$ 25,214
						Net interest margin/ income on a taxable equivalent basis (Non-GAAP)	\$1,546,548	\$1,361,066	\$185,482	\$125,483	\$59,999
						Net interest spread					
						Taxable equivalent adjustment	182,949	123,920	59,029		
						Net interest margin/ income non-taxable equivalent basis (GAAP)	\$1,363,599	\$1,237,146	\$126,453		

Note: The changes that are not due solely to volume or rate are allocated to volume and rate based on the proportion of the change in each category.

[1] Average balances exclude unrealized gains or losses on debt securities available-for-sale and the unrealized loss related to certain securities transferred from available-for-sale to held-to-maturity.

Popular, Inc.
Financial Supplement to Second Quarter 2026 Earnings Release
Table G - Mortgage Banking Activities and Other Service Fees
(Unaudited)

Mortgage Banking Activities

(In thousands)	Quarters ended			Variance		Six month ended		
	30-Jun-26	31-Mar-26	30-Jun-25	Δ vs 31-Mar-26	Δ vs 30-Jun-25	30-Jun-26	30-Jun-25	Δ vs 30-Jun-25
Mortgage servicing fees, net of fair value adjustments:								
Mortgage servicing fees	\$ 6,416	\$ 6,483	\$ 6,912	\$ (67)	\$ (496)	\$ 12,899	\$ 14,080	\$ (1,181)
Mortgage servicing rights fair value adjustments	(232)	(2,639)	(1,954)	2,407	1,722	(2,871)	(5,524)	2,653
Total mortgage servicing fees, net of fair value adjustments	6,184	3,844	4,958	2,340	1,226	10,028	8,556	1,472
Net (loss) gain on sale of loans, including valuation on loans held-for-sale	159	317	(37)	(158)	196	477	156	321
Trading account (loss) profit:								
Unrealized (losses) gains on outstanding derivative positions	(52)	75	(8)	(127)	(44)	23	(95)	118
Realized (losses) gains on closed derivative positions	13	(18)	(10)	31	23	(5)	(9)	4
Total trading account (loss) profit	(39)	57	(18)	(96)	(21)	17	(104)	121
Losses on repurchased loans, including interest advances	(37)	(4)	(31)	(33)	(6)	(42)	(47)	5
Total mortgage banking activities	\$ 6,267	\$ 4,214	\$ 4,872	\$ 2,053	\$ 1,395	\$ 10,480	\$ 8,561	\$ 1,919

Other Service Fees

(In thousands)	Quarters ended			Variance		Six month ended		
	30-Jun-26	31-Mar-26	30-Jun-25	Δ vs 31-Mar-26	Δ vs 30-Jun-25	30-Jun-26	30-Jun-25	Δ vs 30-Jun-25
Other service fees:								
Debit card fees	\$ 31,538	\$ 30,009	\$ 27,918	\$ 1,529	\$ 3,620	\$ 61,546	\$ 54,350	\$ 7,196
Insurance fees	12,586	12,525	12,695	61	(109)	25,111	24,004	1,107
Credit card fees	34,783	32,000	32,502	2,783	2,281	66,784	62,632	4,152
Sale and administration of investment products	9,998	10,187	9,058	(189)	940	20,185	18,031	2,154
Trust fees	7,751	7,339	6,626	412	1,125	15,090	12,926	2,164
Other fees	12,136	10,861	11,723	1,275	413	22,997	23,087	(90)
Total other service fees	\$ 108,792	\$ 102,921	\$ 100,522	\$ 5,871	\$ 8,270	\$ 211,713	\$ 195,030	\$ 16,683

Popular, Inc.
Financial Supplement to Second Quarter 2026 Earnings Release
Table H - Consolidated Loans and Deposits
(Unaudited)

Loans - Ending Balances

(Dollars in thousands)	Quarters ended			Variance			
	30-Jun-26	31-Mar-26	30-Jun-25	Δ vs 31-Mar-26	% of Change	Δ vs 30-Jun-25	% of Change
Loans held-in-portfolio:							
Commercial							
Commercial multi-family	\$ 2,399,424	\$ 2,427,295	\$ 2,520,789	\$ (27,871)	(1.15%)	\$ (121,365)	(4.81%)
Commercial real estate non-owner occupied	5,620,875	5,543,451	5,521,374	77,424	1.40%	99,501	1.80%
Commercial real estate owner occupied	3,256,702	3,212,356	3,003,855	44,346	1.38%	252,847	8.42%
Commercial and industrial	8,774,084	8,565,559	8,043,752	208,525	2.43%	730,332	9.08%
Total Commercial	20,051,085	19,748,661	19,089,770	302,424	1.53%	961,315	5.04%
Construction	1,732,075	1,674,193	1,468,201	57,882	3.46%	263,874	17.97%
Mortgage	8,780,334	8,712,361	8,444,427	67,973	0.78%	335,907	3.98%
Leasing	1,968,035	1,986,165	1,983,068	(18,130)	(0.91%)	(15,033)	(0.76%)
Consumer							
Credit cards	1,237,997	1,214,199	1,215,293	23,798	1.96%	22,704	1.87%
Home equity lines of credit	85,357	79,764	77,479	5,593	7.01%	7,878	10.17%
Personal	1,952,725	1,913,281	1,876,463	39,444	2.06%	76,262	4.06%
Auto	3,766,648	3,783,904	3,861,702	(17,256)	(0.46%)	(95,054)	(2.46%)
Other	175,606	177,174	168,775	(1,568)	(0.89%)	6,831	4.05%
Total Consumer	7,218,333	7,168,322	7,199,712	50,011	0.70%	18,621	0.26%
Total loans held-in-portfolio	\$ 39,749,862	\$ 39,289,702	\$ 38,185,178	\$ 460,160	1.17%	\$ 1,564,684	4.10%
Loans held-for-sale:							
Commercial	\$ 83,700	\$ —	\$ —	\$ 83,700	—%	\$ 83,700	—%
Mortgage	\$ 4,879	\$ 5,603	\$ 2,898	\$ (724)	(12.92%)	\$ 1,981	68.36%
Total loans held-for-sale	\$ 88,579	\$ 5,603	\$ 2,898	\$ 82,976	1480.92%	\$ 85,681	2956.56%
Total loans	\$ 39,838,441	\$ 39,295,305	\$ 38,188,076	\$ 543,136	1.38%	\$ 1,650,365	4.32%

Deposits - Ending Balances

(In thousands)	Quarters ended			Variance			
	30-Jun-26	31-Mar-26	30-Jun-25 [2]	Δ vs 31-Mar-26	% of Change	Δ vs 30-Jun-25	% of Change
Deposits excluding P.R. public deposits:							
Demand deposits	\$ 15,085,454	\$ 15,778,435	\$ 15,114,614	\$ (692,981)	(4.39%)	\$ (29,160)	(0.19%)
Savings, NOW and money market deposits (non-brokered)	23,376,410	23,208,340	22,292,892	168,070	0.72%	1,083,518	4.86%
Savings, NOW and money market deposits (brokered)	79,505	82,417	91,220	(2,912)	(3.53%)	(11,715)	(12.84%)
Time deposits (non-brokered)	8,113,712	7,958,260	8,071,836	155,452	1.95%	41,876	0.52%
Time deposits (brokered CDs)	873,116	914,526	728,969	(41,410)	(4.53%)	144,147	19.77%
Sub-total deposits excluding P.R. public deposits	47,528,197	47,941,978	46,299,531	(413,781)	(0.86%)	1,228,666	2.65%
P.R. public deposits:							
Demand deposits [1]	11,438,732	11,967,888	12,376,316	(529,156)	(4.42%)	(937,584)	(7.58%)
Savings, NOW and money market deposits (non-brokered)	10,347,936	6,828,306	7,743,663	3,519,630	51.54%	2,604,273	33.63%
Time deposits (non-brokered)	918,250	873,144	797,981	45,106	5.17%	120,269	15.07%
Sub-total P.R. public deposits	22,704,918	19,669,338	20,917,960	3,035,580	15.43%	1,786,958	8.54%
Total deposits	\$ 70,233,115	\$ 67,611,316	\$ 67,217,491	\$ 2,621,799	3.88%	\$ 3,015,624	4.49%

[1] Includes interest bearing demand deposits.

[2] Savings, NOW and money market deposits include reciprocal deposits of \$841 million as of June 30, 2026 (March 31, 2026 - \$821 million; June 30, 2025 - \$738 million) that were categorized as brokered deposits during 2025 and re-characterized as non-brokered in 2026. Similarly, Time deposits include reciprocal deposits of \$75 million as of June 30, 2026 (March 31, 2026 - \$87 million; June 30, 2025 - \$133 million) that were categorized as brokered deposits during 2025 and re-characterized as non-brokered in 2026. The presentation for June 30, 2025 has been adjusted to conform to the presentation for June 30, 2026.

Popular, Inc.
Financial Supplement to Second Quarter 2026 Earnings Release
Table I - Loan Delinquency - BPPR Operations
(Unaudited)

30-Jun-26								
BPPR								
(In thousands)	Past due				Current	Loans HIP	Past due 90 days or more	
	30-59 days	60-89 days	90 days or more	Total past due			Non-accrual loans	Accruing loans
Commercial multi-family	\$ 10,723	\$ —	\$ —	\$ 10,723	\$ 335,236	\$ 345,959	\$ —	\$ —
Commercial real estate:								
Non-owner occupied	2,750	160	26,016	28,926	3,292,169	3,321,095	26,016	—
Owner occupied	2,053	—	15,374	17,427	1,139,254	1,156,681	15,374	—
Commercial and industrial	5,063	2,084	142,947	150,094	6,012,974	6,163,068	138,389	4,558
Construction	—	—	—	—	425,850	425,850	—	—
Mortgage	228,082	108,220	320,739	657,041	6,872,509	7,529,550	129,240	191,499
Leasing	22,358	5,549	7,182	35,089	1,932,946	1,968,035	7,182	—
Consumer:								
Credit cards	12,058	8,488	23,367	43,913	1,194,097	1,238,010	—	23,367
Home equity lines of credit	—	—	—	—	1,852	1,852	—	—
Personal	17,784	10,789	16,605	45,178	1,850,841	1,896,019	16,605	—
Auto	99,765	19,552	31,474	150,791	3,615,857	3,766,648	31,474	—
Other	327	796	3,869	4,992	159,077	164,069	3,544	325
Total	<u>\$ 400,963</u>	<u>\$ 155,638</u>	<u>\$ 587,573</u>	<u>\$ 1,144,174</u>	<u>\$ 26,832,662</u>	<u>\$ 27,976,836</u>	<u>\$ 367,824</u>	<u>\$ 219,749</u>

31-Mar-26								
BPPR								
(In thousands)	Past due				Current	Loans HIP	Past due 90 days or more	
	30-59 days	60-89 days	90 days or more	Total past due			Non-accrual loans	Accruing loans
Commercial multi-family	\$ 2,717	\$ 7,927	\$ —	\$ 10,644	\$ 332,447	\$ 343,091	\$ —	\$ —
Commercial real estate:								
Non-owner occupied	3,123	—	26,457	29,580	3,362,611	3,392,191	26,457	—
Owner occupied	2,114	664	14,192	16,970	1,131,241	1,148,211	14,192	—
Commercial and industrial	5,792	2,240	190,205	198,237	5,742,028	5,940,265	185,993	4,212
Construction	13,635	—	—	13,635	399,144	412,779	—	—
Mortgage	218,044	102,818	325,321	646,183	6,789,562	7,435,745	129,367	195,954
Leasing	21,261	3,938	8,892	34,091	1,952,074	1,986,165	8,892	—
Consumer:								
Credit cards	12,351	8,721	25,395	46,467	1,167,725	1,214,192	—	25,395
Home equity lines of credit	—	120	—	120	1,778	1,898	—	—
Personal	18,601	11,212	15,976	45,789	1,805,275	1,851,064	15,755	221
Auto	81,112	13,038	35,390	129,540	3,654,364	3,783,904	35,390	—
Other	574	135	4,663	5,372	162,036	167,408	4,227	436
Total	<u>\$ 379,324</u>	<u>\$ 150,813</u>	<u>\$ 646,491</u>	<u>\$ 1,176,628</u>	<u>\$ 26,500,285</u>	<u>\$ 27,676,913</u>	<u>\$ 420,273</u>	<u>\$ 226,218</u>

Variance

(In thousands)	Past due				Current	Loans HIP	Past due 90 days or more	
	30-59 days	60-89 days	90 days or more	Total past due			Non-accrual loans	Accruing loans
Commercial multi-family	\$ 8,006	\$ (7,927)	\$ —	\$ 79	\$ 2,789	\$ 2,868	\$ —	\$ —
Commercial real estate:								
Non-owner occupied	(373)	160	(441)	(654)	(70,442)	(71,096)	(441)	—
Owner occupied	(61)	(664)	1,182	457	8,013	8,470	1,182	—
Commercial and industrial	(729)	(156)	(47,258)	(48,143)	270,946	222,803	(47,604)	346
Construction	(13,635)	—	—	(13,635)	26,706	13,071	—	—
Mortgage	10,038	5,402	(4,582)	10,858	82,947	93,805	(127)	(4,455)
Leasing	1,097	1,611	(1,710)	998	(19,128)	(18,130)	(1,710)	—
Consumer:								
Credit cards	(293)	(233)	(2,028)	(2,554)	26,372	23,818	—	(2,028)
Home equity lines of credit	—	(120)	—	(120)	74	(46)	—	—
Personal	(817)	(423)	629	(611)	45,566	44,955	850	(221)
Auto	18,653	6,514	(3,916)	21,251	(38,507)	(17,256)	(3,916)	—
Other	(247)	661	(794)	(380)	(2,959)	(3,339)	(683)	(111)
Total	<u>\$ 21,639</u>	<u>\$ 4,825</u>	<u>\$ (58,918)</u>	<u>\$ (32,454)</u>	<u>\$ 332,377</u>	<u>\$ 299,923</u>	<u>\$ (52,449)</u>	<u>\$ (6,469)</u>

Popular, Inc.
Financial Supplement to Second Quarter 2026 Earnings Release
Table J - Loan Delinquency - Popular U.S. Operations
(Unaudited)

30-Jun-26								
Popular U.S.								
(In thousands)	Past due				Current	Loans HIP	Past due 90 days or more	
	30-59 days	60-89 days	90 days or more	Total past due			Non-accrual loans	Accruing loans
Commercial multi-family	\$ 5,166	\$ —	\$ 8,931	\$ 14,097	\$ 2,039,368	\$ 2,053,465	\$ 8,931	\$ —
Commercial real estate:								—
Non-owner occupied	1,600	3,391	6,950	11,941	2,287,839	2,299,780	6,950	—
Owner occupied	994	1,438	8,865	11,297	2,088,724	2,100,021	8,865	—
Commercial and industrial	5,672	58	6,737	12,467	2,598,549	2,611,016	6,563	174
Construction	—	12,491	—	12,491	1,293,734	1,306,225	—	—
Mortgage	898	2,773	10,233	13,904	1,236,880	1,250,784	10,233	—
Consumer:								—
Credit cards	—	—	—	—	(13)	(13)	—	—
Home equity lines of credit	912	119	3,320	4,351	79,154	83,505	3,320	—
Personal	513	656	751	1,920	54,786	56,706	751	—
Other	441	—	—	441	11,096	11,537	—	—
Total	\$ 16,196	\$ 20,926	\$ 45,787	\$ 82,909	\$ 11,690,117	\$ 11,773,026	\$ 45,613	\$ 174

31-Mar-26								
Popular U.S.								
(In thousands)	Past due				Current	Loans HIP	Past due 90 days or more	
	30-59 days	60-89 days	90 days or more	Total past due			Non-accrual loans	Accruing loans
Commercial multi-family	\$ 5,733	\$ —	\$ 10,962	\$ 16,695	\$ 2,067,509	\$ 2,084,204	\$ 10,962	\$ —
Commercial real estate:								—
Non-owner occupied	10,282	1,930	6,987	19,199	2,132,061	2,151,260	6,987	—
Owner occupied	21,202	1,610	—	22,812	2,041,333	2,064,145	—	—
Commercial and industrial	11,660	4,404	6,693	22,757	2,602,537	2,625,294	6,524	169
Construction	6,903	—	—	6,903	1,254,511	1,261,414	—	—
Mortgage	25,877	1,552	9,700	37,129	1,239,487	1,276,616	9,700	—
Consumer:								—
Credit cards	—	—	—	—	7	7	—	—
Home equity lines of credit	660	252	2,766	3,678	74,188	77,866	2,766	—
Personal	1,062	523	905	2,490	59,727	62,217	905	—
Other	2	—	—	2	9,764	9,766	—	—
Total	\$ 83,381	\$ 10,271	\$ 38,013	\$ 131,665	\$ 11,481,124	\$ 11,612,789	\$ 37,844	\$ 169

Variance

(In thousands)	Past due				Current	Loans HIP	Past due 90 days or more	
	30-59 days	60-89 days	90 days or more	Total past due			Non-accrual loans	Accruing loans
Commercial multi-family	\$ (567)	\$ —	\$ (2,031)	\$ (2,598)	\$ (28,141)	\$ (30,739)	\$ (2,031)	\$ —
Commercial real estate:								
Non-owner occupied	(8,682)	1,461	(37)	(7,258)	155,778	148,520	(37)	—
Owner occupied	(20,208)	(172)	8,865	(11,515)	47,391	35,876	8,865	—
Commercial and industrial	(5,988)	(4,346)	44	(10,290)	(3,988)	(14,278)	39	5
Construction	(6,903)	12,491	—	5,588	39,223	44,811	—	—
Mortgage	(24,979)	1,221	533	(23,225)	(2,607)	(25,832)	533	—
Consumer:	—	—	—	—	—	—	—	—
Credit cards	—	—	—	—	(20)	(20)	—	—
Home equity lines of credit	252	(133)	554	673	4,966	5,639	554	—
Personal	(549)	133	(154)	(570)	(4,941)	(5,511)	(154)	—
Other	439	—	—	439	1,332	1,771	—	—
Total	<u>\$ (67,185)</u>	<u>\$ 10,655</u>	<u>\$ 7,774</u>	<u>\$ (48,756)</u>	<u>\$ 208,993</u>	<u>\$ 160,237</u>	<u>\$ 7,769</u>	<u>\$ 5</u>

Popular, Inc.
Financial Supplement to Second Quarter 2026 Earnings Release
Table K - Loan Delinquency - Consolidated
(Unaudited)

30-Jun-26								
Popular, Inc.								
(In thousands)	Past due				Current	Loans HIP	Past due 90 days or more	
	30-59 days	60-89 days	90 days or more	Total past due			Non-accrual loans	Accruing loans
Commercial multi-family	\$ 15,889	\$ —	\$ 8,931	\$ 24,820	\$ 2,374,604	\$ 2,399,424	\$ 8,931	\$ —
Commercial real estate:								
Non-owner occupied	4,350	3,551	32,966	40,867	5,580,008	5,620,875	32,966	—
Owner occupied	3,047	1,438	24,239	28,724	3,227,978	3,256,702	24,239	—
Commercial and industrial	10,735	2,142	149,684	162,561	8,611,523	8,774,084	144,952	4,732
Construction	—	12,491	—	12,491	1,719,584	1,732,075	—	—
Mortgage	228,980	110,993	330,972	670,945	8,109,389	8,780,334	139,473	191,499
Leasing	22,358	5,549	7,182	35,089	1,932,946	1,968,035	7,182	—
Consumer:								
Credit cards	12,058	8,488	23,367	43,913	1,194,084	1,237,997	—	23,367
Home equity lines of credit	912	119	3,320	4,351	81,006	85,357	3,320	—
Personal	18,297	11,445	17,356	47,098	1,905,627	1,952,725	17,356	—
Auto	99,765	19,552	31,474	150,791	3,615,857	3,766,648	31,474	—
Other	768	796	3,869	5,433	170,173	175,606	3,544	325
Total	\$ 417,159	\$ 176,564	\$ 633,360	\$ 1,227,083	\$38,522,779	\$39,749,862	\$ 413,437	\$ 219,923

31-Mar-26								
Popular, Inc.								
(In thousands)	Past due				Current	Loans HIP	Past due 90 days or more	
	30-59 days	60-89 days	90 days or more	Total past due			Non-accrual loans	Accruing loans
Commercial multi-family	\$ 8,450	\$ 7,927	\$ 10,962	\$ 27,339	\$ 2,399,956	\$ 2,427,295	\$ 10,962	\$ —
Commercial real estate:								
Non-owner occupied	13,405	1,930	33,444	48,779	5,494,672	5,543,451	33,444	—
Owner occupied	23,316	2,274	14,192	39,782	3,172,574	3,212,356	14,192	—
Commercial and industrial	17,452	6,644	196,898	220,994	8,344,565	8,565,559	192,517	4,381
Construction	20,538	—	—	20,538	1,653,655	1,674,193	—	—
Mortgage	243,921	104,370	335,021	683,312	8,029,049	8,712,361	139,067	195,954
Leasing	21,261	3,938	8,892	34,091	1,952,074	1,986,165	8,892	—
Consumer:								
Credit cards	12,351	8,721	25,395	46,467	1,167,732	1,214,199	—	25,395
Home equity lines of credit	660	372	2,766	3,798	75,966	79,764	2,766	—
Personal	19,663	11,735	16,881	48,279	1,865,002	1,913,281	16,660	221
Auto	81,112	13,038	35,390	129,540	3,654,364	3,783,904	35,390	—
Other	576	135	4,663	5,374	171,800	177,174	4,227	436
Total	\$ 462,705	\$ 161,084	\$ 684,504	\$ 1,308,293	\$37,981,409	\$39,289,702	\$ 458,117	\$ 226,387

Variance

(In thousands)	Past due				Current	Loans HIP	Past due 90 days or more	
	30-59 days	60-89 days	90 days or more	Total past due			Non-accrual loans	Accruing loans
Commercial multi-family	\$ 7,439	\$ (7,927)	\$ (2,031)	\$ (2,519)	\$ (25,352)	\$ (27,871)	\$ (2,031)	\$ —
Commercial real estate:								
Non-owner occupied	(9,055)	1,621	(478)	(7,912)	85,336	77,424	(478)	—
Owner occupied	(20,269)	(836)	10,047	(11,058)	55,404	44,346	10,047	—
Commercial and industrial	(6,717)	(4,502)	(47,214)	(58,433)	266,958	208,525	(47,565)	351
Construction	(20,538)	12,491	—	(8,047)	65,929	57,882	—	—
Mortgage	(14,941)	6,623	(4,049)	(12,367)	80,340	67,973	406	(4,455)
Leasing	1,097	1,611	(1,710)	998	(19,128)	(18,130)	(1,710)	—
Consumer:								
Credit cards	(293)	(233)	(2,028)	(2,554)	26,352	23,798	—	(2,028)
Home equity lines of credit	252	(253)	554	553	5,040	5,593	554	—
Personal	(1,366)	(290)	475	(1,181)	40,625	39,444	696	(221)
Auto	18,653	6,514	(3,916)	21,251	(38,507)	(17,256)	(3,916)	—
Other	192	661	(794)	59	(1,627)	(1,568)	(683)	(111)
Total	<u>\$ (45,546)</u>	<u>\$ 15,480</u>	<u>\$ (51,144)</u>	<u>\$ (81,210)</u>	<u>\$ 541,370</u>	<u>\$ 460,160</u>	<u>\$ (44,680)</u>	<u>\$ (6,464)</u>

Popular, Inc.
Financial Supplement to Second Quarter 2026 Earnings Release
Table L - Non-Performing Assets
(Unaudited)

(Dollars in thousands)	30-Jun-26	As a % of loans HIP by category	31-Mar-26	As a % of loans HIP by category	30-Jun-25	As a % of loans HIP by category	Variance	
							Q2 2026 vs. Q1 2026	Q2 2026 vs. Q2 2025
Non-accrual loans:								
Commercial								
Commercial multi-family	\$ 8,931	0.4%	\$ 10,962	0.5%	\$ 10,925	0.4%	\$ (2,031)	\$ (1,994)
Commercial real estate non-owner occupied	32,966	0.6	33,444	0.6	13,977	0.3	(478)	18,989
Commercial real estate owner occupied	24,239	0.7	14,192	0.4	27,551	0.9	10,047	(3,312)
Commercial and industrial	144,952	1.7	192,517	2.2	11,424	0.1	(47,565)	133,528
Total Commercial	211,088	1.1	251,115	1.3	63,877	0.3	(40,027)	147,211
Mortgage	139,473	1.6	139,067	1.6	175,516	2.1	406	(36,043)
Leasing	7,182	0.4	8,892	0.4	7,976	0.4	(1,710)	(794)
Consumer								
Home equity lines of credit	3,320	3.9	2,766	3.5	3,120	4.0	554	200
Personal	17,356	0.9	16,660	0.9	18,593	1.0	696	(1,237)
Auto	31,474	0.8	35,390	0.9	40,595	1.1	(3,916)	(9,121)
Other	3,544	2.0	4,227	2.4	1,948	1.2	(683)	1,596
Total Consumer	55,694	0.8	59,043	0.8	64,256	0.9	(3,349)	(8,562)
Total non-performing loans held-in-portfolio	413,437	1.0%	458,117	1.2%	311,625	0.8%	(44,680)	101,812
Non-performing loans held-for-sale	83,700		—		—		83,700	83,700
Other real estate owned ("OREO")	49,557		45,680		46,126		3,877	3,431
Total non-performing assets	546,694		503,797		357,751		42,897	188,943
Accruing loans past due 90 days or more [1]	219,923		226,387		206,394		(6,464)	13,529
Ratios:								
Non-performing assets to total assets	0.69%		0.66%		0.47%			
Non-performing loans held-in-portfolio to loans held-in-portfolio	1.04		1.17		0.82			
Allowance for credit losses to loans held-in-portfolio	1.97		2.10		2.02			
Allowance for credit losses to non-performing loans, excluding loans held-for-sale	189.83		179.81		246.93			

[1] It is the Corporation's policy to report delinquent residential mortgage loans insured by FHA or guaranteed by the VA as accruing loans past due 90 days or more as opposed to non-performing since the principal repayment is insured. These balances include \$40 million of residential mortgage loans insured by FHA or guaranteed by the VA that are no longer accruing interest as of June 2026 (March 2026 - \$43 million ; June 2025 - \$52 million). Furthermore, the Corporation has approximately \$25 million reverse mortgage loans which are guaranteed by FHA, as of June 2026 . Due to the guaranteed nature of the loans, it is the Corporation's policy to exclude these balances from non-performing assets (March 2026 - \$26 million ; June 2025 - \$29 million).

Popular, Inc.
Financial Supplement to Second Quarter 2026 Earnings Release
Table M - Activity in Non-Performing Loans
(Unaudited)

Commercial loans held-in-portfolio:

(In thousands)	Quarter ended 30-Jun-26			Quarter ended 31-Mar-26		
	BPPR	Popular U.S.	Popular, Inc.	BPPR	Popular U.S.	Popular, Inc.
Beginning balance NPLs	\$ 226,642	\$ 24,473	\$ 251,115	\$ 244,285	\$ 22,154	\$ 266,439
Plus:						
New non-performing loans	136,095	16,382	152,477	5,004	3,205	8,209
Advances on existing non-performing loans	—	62	62	—	170	170
Less:						
Non-performing loans transferred to OREO	(301)	—	(301)	(650)	—	(650)
Non-performing loans charged-off	(73,035)	(1,571)	(74,606)	(11,661)	(3)	(11,664)
Loans returned to accrual status / loan collections	(25,922)	(8,037)	(33,959)	(10,336)	(1,053)	(11,389)
Loans transferred to held-for-sale	(83,700)	—	(83,700)	—	—	—
Ending balance NPLs	<u>\$ 179,779</u>	<u>\$ 31,309</u>	<u>\$ 211,088</u>	<u>\$ 226,642</u>	<u>\$ 24,473</u>	<u>\$ 251,115</u>

Mortgage loans held-in-portfolio:

(In thousands)	Quarter ended 30-Jun-26			Quarter ended 31-Mar-26		
	BPPR	Popular U.S.	Popular, Inc.	BPPR	Popular U.S.	Popular, Inc.
Beginning balance NPLs	\$ 129,367	\$ 9,700	\$ 139,067	\$ 132,373	\$ 13,422	\$ 145,795
Plus:						
New non-performing loans	30,664	3,251	33,915	38,457	2,528	40,985
Advances on existing non-performing loans	—	4	4	—	11	11
Less:						
Non-performing loans transferred to OREO	(1,985)	—	(1,985)	(2,461)	—	(2,461)
Non-performing loans charged-off	119	(9)	110	(540)	(21)	(561)
Loans returned to accrual status / loan collections	(28,925)	(2,713)	(31,638)	(38,462)	(6,240)	(44,702)
Ending balance NPLs	<u>\$ 129,240</u>	<u>\$ 10,233</u>	<u>\$ 139,473</u>	<u>\$ 129,367</u>	<u>\$ 9,700</u>	<u>\$ 139,067</u>

Total non-performing loans held-in-portfolio (excluding consumer):

(In thousands)	Quarter ended 30-Jun-26			Quarter ended 31-Mar-26		
	BPPR	Popular U.S.	Popular, Inc.	BPPR	Popular U.S.	Popular, Inc.
Beginning balance NPLs	\$ 356,009	\$ 34,173	\$ 390,182	\$ 376,658	\$ 35,576	\$ 412,234
Plus:						
New non-performing loans	166,759	19,633	186,392	43,461	5,733	49,194
Advances on existing non-performing loans	—	66	66	—	181	181
Less:						
Non-performing loans transferred to OREO	(2,286)	—	(2,286)	(3,111)	—	(3,111)
Non-performing loans charged-off	(72,916)	(1,580)	(74,496)	(12,201)	(24)	(12,225)
Loans returned to accrual status / loan collections	(54,847)	(10,750)	(65,597)	(48,798)	(7,293)	(56,091)
Loans transferred to held-for-sale	(83,700)	—	(83,700)	—	—	—
Ending balance NPLs	<u>\$ 309,019</u>	<u>\$ 41,542</u>	<u>\$ 350,561</u>	<u>\$ 356,009</u>	<u>\$ 34,173</u>	<u>\$ 390,182</u>

Popular, Inc.
Financial Supplement to Second Quarter 2026 Earnings Release
Table N - Allowance for Credit Losses, Net Charge-offs and Related Ratios
(Unaudited)

(In thousands)	Quarters ended		
	30-Jun-26	31-Mar-26	30-Jun-25
Balance at beginning of period - loans held-in-portfolio	\$ 823,729	\$ 808,056	\$ 762,148
Provision for credit losses	65,154	75,689	49,539
Initial allowance for credit losses - PCD Loans	2	7	—
	<u>888,885</u>	<u>883,752</u>	<u>811,687</u>
Net loans charge-off (recovered)- BPPR			
Commercial:			
Commercial multi-family	—	(2)	(6)
Commercial real estate non-owner occupied	(4,102)	11,115	(451)
Commercial real estate owner occupied	(2,063)	(355)	(1,005)
Commercial and industrial	73,406	731	1,436
Total Commercial	67,241	11,489	(26)
Construction	—	(11)	—
Mortgage	(4,922)	(2,316)	(2,429)
Leasing	1,840	2,569	2,736
Consumer:			
Credit cards	14,300	16,053	17,311
Home equity lines of credit	(44)	(91)	(307)
Personal	16,143	17,949	15,776
Auto	5,808	12,826	6,557
Other Consumer	1,322	522	546
Total Consumer	37,529	47,259	39,883
Total net charged-off BPPR	<u>\$ 101,688</u>	<u>\$ 58,990</u>	<u>\$ 40,164</u>
Net loans charge-off (recovered) - Popular U.S.			
Commercial:			
Commercial multi-family	1,312	—	563
Commercial real estate owner occupied	(139)	(115)	(26)
Commercial and industrial	87	(15)	(205)
Total Commercial	1,260	(130)	332
Construction	—	—	—
Mortgage	(31)	(28)	(32)
Consumer:			
Credit cards	1	—	—
Home equity lines of credit	(106)	(234)	(579)
Personal	1,233	1,422	2,305
Other Consumer	8	3	12
Total Consumer	1,136	1,191	1,738
Total net charged-off Popular U.S.	<u>\$ 2,365</u>	<u>\$ 1,033</u>	<u>\$ 2,038</u>
Total loans net charged-off - Popular, Inc.	<u>\$ 104,053</u>	<u>\$ 60,023</u>	<u>\$ 42,202</u>
Balance at end of period - loans held-in-portfolio	<u>\$ 784,832</u>	<u>\$ 823,729</u>	<u>\$ 769,485</u>
Balance at beginning of period - unfunded commitments	\$ 14,547	\$ 14,438	\$ 14,169
Provision for credit losses (benefit)	389	109	(1,116)
Balance at end of period - unfunded commitments [1]	<u>\$ 14,936</u>	<u>\$ 14,547</u>	<u>\$ 13,053</u>
POPULAR, INC.			
Annualized net charge-offs (recoveries) to average loans held-in-portfolio	1.05%	0.61%	0.45%
Provision for credit losses (benefit) - loan portfolios to net charge-offs	62.62%	126.10%	117.39%
BPPR			
Annualized net charge-offs (recoveries) to average loans held-in-portfolio	1.46%	0.85%	0.61%
Provision for credit losses (benefit) - loan portfolios to net charge-offs	60.71%	124.25%	107.43%
Popular U.S.			
Annualized net charge-offs (recoveries) to average loans held-in-portfolio	0.08%	0.04%	0.07%
Provision for credit losses (benefit) - loan portfolios to net charge-offs	144.44%	231.46%	313.49 %

[1] Allowance for credit losses of unfunded commitments is presented as part of Other Liabilities in the Consolidated Statements of Financial Condition.

Popular, Inc.
Financial Supplement to Second Quarter 2026 Earnings Release
Table O - Allowance for Credit Losses “ACL”- Loan Portfolios - BPPR Operations
(Unaudited)

30-Jun-26			
BPPR			
(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	\$ 4,069	\$ 345,959	1.18%
Commercial real estate - non-owner occupied	40,179	3,321,095	1.21%
Commercial real estate - owner occupied	35,549	1,156,681	3.07%
Commercial and industrial	166,787	6,163,068	2.71%
Total commercial	\$ 246,584	\$ 10,986,803	2.24%
Construction	4,803	425,850	1.13%
Mortgage	70,498	7,529,550	0.94%
Leasing	17,627	1,968,035	0.90%
Consumer:			
Credit cards	84,817	1,238,010	6.85%
Home equity lines of credit	52	1,852	2.81%
Personal	96,014	1,896,019	5.06%
Auto	164,543	3,766,648	4.37%
Other	7,349	164,069	4.48%
Total consumer	\$ 352,775	\$ 7,066,598	4.99%
Total	\$ 692,287	\$ 27,976,836	2.47%

31-Mar-26			
BPPR			
(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	\$ 4,704	\$ 343,091	1.37%
Commercial real estate - non-owner occupied	48,881	3,392,191	1.44%
Commercial real estate - owner occupied	35,403	1,148,211	3.08%
Commercial and industrial	179,980	5,940,265	3.03%
Total commercial	\$ 268,968	\$ 10,823,758	2.48%
Construction	5,767	412,779	1.40%
Mortgage	73,761	7,435,745	0.99%
Leasing	18,588	1,986,165	0.94%
Consumer:			
Credit cards	89,376	1,214,192	7.36%
Home equity lines of credit	67	1,898	3.53%
Personal	97,457	1,851,064	5.26%
Auto	170,544	3,783,904	4.51%
Other	7,707	167,408	4.60%
Total consumer	\$ 365,151	\$ 7,018,466	5.20%
Total	\$ 732,235	\$ 27,676,913	2.65%

Variance

(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	\$ (635)	\$ 2,868	(0.19)%
Commercial real estate - non-owner occupied	(8,702)	(71,096)	(0.23)%
Commercial real estate - owner occupied	146	8,470	(0.01)%
Commercial and industrial	(13,193)	222,803	(0.32)%
Total commercial	\$ (22,384)	\$ 163,045	(0.24)%
Construction	(964)	13,071	(0.27)%
Mortgage	(3,263)	93,805	(0.05)%
Leasing	(961)	(18,130)	(0.04)%
Consumer:			
Credit cards	(4,559)	23,818	(0.51)%
Home equity lines of credit	(15)	(46)	(0.72)%
Personal	(1,443)	44,955	(0.20)%
Auto	(6,001)	(17,256)	(0.14)%
Other	(358)	(3,339)	(0.12)%
Total consumer	\$ (12,376)	\$ 48,132	(0.21)%
Total	\$ (39,948)	\$ 299,923	(0.18)%

Popular, Inc.
Financial Supplement to Second Quarter 2026 Earnings Release
Table P - Allowance for Credit Losses “ACL”- Loan Portfolios - POPULAR U.S. Operations
(Unaudited)

30-Jun-26			
Popular U.S.			
(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	\$ 14,850	\$ 2,053,465	0.72%
Commercial real estate - non-owner occupied	15,631	2,299,780	0.68%
Commercial real estate - owner occupied	17,090	2,100,021	0.81%
Commercial and industrial	18,609	2,611,016	0.71%
Total commercial	\$ 66,180	\$ 9,064,282	0.73%
Construction	9,557	1,306,225	0.73%
Mortgage	9,024	1,250,784	0.72%
Consumer:			
Credit cards	—	(13)	-%
Home equity lines of credit	1,371	83,505	1.64%
Personal	6,408	56,706	11.30%
Other	5	11,537	0.04%
Total consumer	\$ 7,784	\$ 151,735	5.13%
Total	\$ 92,545	\$ 11,773,026	0.79%

31-Mar-26			
Popular U.S.			
(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	\$ 15,365	\$ 2,084,204	0.74%
Commercial real estate - non-owner occupied	15,265	2,151,260	0.71%
Commercial real estate - owner occupied	15,713	2,064,145	0.76%
Commercial and industrial	17,496	2,625,294	0.67%
Total commercial	\$ 63,839	\$ 8,924,903	0.72%
Construction	9,393	1,261,414	0.74%
Mortgage	9,863	1,276,616	0.77%
Consumer:			
Credit cards	—	7	—%
Home equity lines of credit	1,111	77,866	1.43%
Personal	7,282	62,217	11.70%
Other	6	9,766	0.06%
Total consumer	\$ 8,399	\$ 149,856	5.60%
Total	\$ 91,494	\$ 11,612,789	0.79%

Variance

(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	\$ (515)	\$ (30,739)	(0.01%)
Commercial real estate - non-owner occupied	366	148,520	(0.03%)
Commercial real estate - owner occupied	1,377	35,876	0.05 %
Commercial and industrial	1,113	(14,278)	0.05%
Total commercial	\$ 2,341	\$ 139,379	0.01%
Construction	164	44,811	(0.01%)
Mortgage	(839)	(25,832)	(0.05%)
Consumer:			
Credit cards	—	(20)	—%
Home equity lines of credit	260	5,639	0.22 %
Personal	(874)	(5,511)	(0.40%)
Other	(1)	1,771	(0.02%)
Total consumer	\$ (615)	\$ 1,879	(0.47)%
Total	\$ 1,051	\$ 160,237	—%

Popular, Inc.
Financial Supplement to Second Quarter 2026 Earnings Release
Table Q - Allowance for Credit Losses “ACL”- Loan Portfolios - Consolidated
(Unaudited)

30-Jun-26			
Pop Inc.			
(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	\$ 18,919	\$ 2,399,424	0.79 %
Commercial real estate - non-owner occupied	55,810	5,620,875	0.99 %
Commercial real estate - owner occupied	52,639	3,256,702	1.62 %
Commercial and industrial	185,396	8,774,084	2.11 %
Total commercial	\$ 312,764	\$ 20,051,085	1.56 %
Construction	14,360	1,732,075	0.83 %
Mortgage	79,522	8,780,334	0.91 %
Leasing	17,627	1,968,035	0.90 %
Consumer:			
Credit cards	84,817	1,237,997	6.85 %
Home equity lines of credit	1,423	85,357	1.67 %
Personal	102,422	1,952,725	5.25 %
Auto	164,543	3,766,648	4.37 %
Other	7,354	175,606	4.19 %
Total consumer	\$ 360,559	\$ 7,218,333	5.00 %
Total	\$ 784,832	\$ 39,749,862	1.97 %

31-Mar-26			
Pop Inc.			
(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	\$ 20,069	\$ 2,427,295	0.83%
Commercial real estate - non-owner occupied	64,146	5,543,451	1.16%
Commercial real estate - owner occupied	51,116	3,212,356	1.59%
Commercial and industrial	197,476	8,565,559	2.31%
Total commercial	\$ 332,807	\$ 19,748,661	1.69%
Construction	15,160	1,674,193	0.91%
Mortgage	83,624	8,712,361	0.96%
Leasing	18,588	1,986,165	0.94%
Consumer:			
Credit cards	89,376	1,214,199	7.36%
Home equity lines of credit	1,178	79,764	1.48%
Personal	104,739	1,913,281	5.47%
Auto	170,544	3,783,904	4.51%
Other	7,713	177,174	4.35%
Total consumer	\$ 373,550	\$ 7,168,322	5.21%
Total	\$ 823,729	\$ 39,289,702	2.10%

Variance

(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	\$ (1,150)	\$ (27,871)	(0.04)%
Commercial real estate - non-owner occupied	(8,336)	77,424	(0.16)%
Commercial real estate - owner occupied	1,523	44,346	0.03 %
Commercial and industrial	(12,080)	208,525	(0.19)%
Total commercial	\$ (20,043)	\$ 302,424	(0.13)%
Construction	(800)	57,882	(0.08)%
Mortgage	(4,102)	67,973	(0.05)%
Leasing	(961)	(18,130)	(0.04)%
Consumer:			
Credit cards	(4,559)	23,798	(0.51)%
Home equity lines of credit	245	5,593	0.19 %
Personal	(2,317)	39,444	(0.23)%
Auto	(6,001)	(17,256)	(0.14)%
Other	(359)	(1,568)	(0.17)%
Total consumer	\$ (12,991)	\$ 50,011	(0.22)%
Total	\$ (38,897)	\$ 460,160	(0.12)%

Popular, Inc.
Financial Supplement to Second Quarter 2026 Earnings Release
Table R - Reconciliation to GAAP Financial Measures
(Unaudited)

(In thousands, except share or per share information)	Quarters ended		
	30-Jun-26	31-Mar-26	30-Jun-25
Total stockholders' equity	\$ 6,433,005	\$ 6,311,086	\$ 5,954,018
Less: Preferred stock	(22,143)	(22,143)	(22,143)
Less: Goodwill	(789,954)	(789,954)	(802,954)
Less: Other intangibles	(4,308)	(4,692)	(5,844)
Total tangible common equity	\$ 5,616,600	\$ 5,494,297	\$ 5,123,077
Total assets	\$ 78,972,300	\$ 76,131,018	\$ 76,065,090
Less: Goodwill	(789,954)	(789,954)	(802,954)
Less: Other intangibles	(4,308)	(4,692)	(5,844)
Total tangible assets	\$ 78,178,038	\$ 75,336,372	\$ 75,256,292
Tangible common equity to tangible assets	7.18%	7.29%	6.81%
Common shares outstanding at end of period	63,866,681	64,654,788	67,937,468
Tangible book value per common share	\$ 87.94	\$ 84.98	\$ 75.41

	Quarterly average		
	30-Jun-26	31-Mar-26	30-Jun-25
Total stockholders' equity	\$ 6,354,694	\$ 6,289,337	\$ 6,755,783
Less: Preferred Stock	(22,143)	(22,143)	(22,143)
Less: Goodwill	(789,954)	(789,954)	(802,953)
Less: Other intangibles	(4,559)	(4,944)	(6,096)
Total tangible common equity before adjusting for the impact of unrealized (gains) losses on AFS securities including those transferred to HTM	\$ 5,538,038	\$ 5,472,296	\$ 5,924,591
Return on average tangible common equity before adjusting for the impact of unrealized (gains) losses on AFS securities including those transferred to HTM	20.12 %	18.18 %	14.38 %
Add: Average unrealized (gains) losses on AFS securities	824,631	743,809	94,006
Add: Average unrealized (gains) losses on AFS securities transferred to HTM	184,136	221,114	334,183
Total tangible common equity after adding back of impact of unrealized (gains) losses on AFS securities, including those transferred to HTM	\$ 6,546,805	\$ 6,437,219	\$ 6,352,780
ROTCE	17.02 %	15.46 %	13.26 %

[1] Average balances exclude certain unrealized gains or losses on debt securities available-for-sale.

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