

Popular, Inc.
Financial Supplement to Third Quarter 2024 Earnings Release

Table A - Selected Ratios and Other Information

Table B - Consolidated Statement of Operations

Table C - Consolidated Statement of Financial Condition

Table D - Analysis of Levels and Yields on a Taxable Equivalent Basis (Non-GAAP) - QUARTER

Table E - Analysis of Levels and Yields on a Taxable Equivalent Basis (Non-GAAP) - QUARTER

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

Table G - Mortgage Banking Activities and Other Service Fees

Table H - Loans and Deposits

Table I - Loan Delinquency - BPPR Operations

Table J - Loan Delinquency - Popular U.S. Operations

Table K - Loan Delinquency - Consolidated

Table L - Non-Performing Assets

Table M - Activity in Non-Performing Loans

Table N - Allowance for Credit Losses, Net Charge-offs and Related Ratios

Table O - Allowance for Credit Losses "ACL" - Loan Portfolios - BPPR Operations

Table P - Allowance for Credit Losses "ACL" - Loan Portfolios - Popular U.S. Operations

Table Q - Allowance for Credit Losses "ACL" - Loan Portfolios - Consolidated

Table R - Reconciliation to GAAP Financial Measures

POPULAR, INC.**Financial Supplement to Third Quarter 2024 Earnings Release****Table A - Selected Ratios and Other Information****(Unaudited)**

| | Quarters ended | | | Nine months ended | |
|--|----------------|------------|------------|-------------------|------------|
| | 30-Sep-24 | 30-Jun-24 | 30-Sep-23 | 30-Sep-24 | 30-Sep-23 |
| Basic EPS | \$2.16 | \$2.47 | \$1.90 | \$6.06 | \$6.22 |
| Diluted EPS | \$2.16 | \$2.46 | \$1.90 | \$6.05 | \$6.21 |
| Average common shares outstanding | 71,807,136 | 71,970,773 | 71,794,934 | 71,882,273 | 71,676,630 |
| Average common shares outstanding - assuming dilution | 71,828,402 | 71,991,911 | 71,818,102 | 71,912,153 | 71,736,514 |
| Common shares outstanding at end of period | 71,787,349 | 72,365,926 | 72,127,595 | 71,787,349 | 72,127,595 |
| Market value per common share | \$100.27 | \$88.43 | \$63.01 | \$100.27 | \$63.01 |
| Market capitalization - (In millions) | \$7,198 | \$6,399 | \$4,545 | \$7,198 | \$4,545 |
| Return on average assets | 0.84% | 0.97% | 0.75% | 0.79% | 0.84% |
| Return on average common equity | 8.82% | 10.38% | 8.17% | 8.43% | 9.13% |
| Net interest margin (non-taxable equivalent basis) | 3.24% | 3.22% | 3.07% | 3.20% | 3.14% |
| Net interest margin (taxable equivalent basis) -non-GAAP | 3.47% | 3.48% | 3.24% | 3.44% | 3.32% |
| Common equity per share | \$80.35 | \$73.94 | \$61.49 | \$80.35 | \$61.49 |
| Tangible common book value per common share (non-GAAP) [1] | \$69.04 | \$62.71 | \$50.20 | \$69.04 | \$50.20 |
| Tangible common equity to tangible assets (non-GAAP) [1] | 7.03% | 6.30% | 5.25% | 7.03% | 5.25% |
| Return on average tangible common equity [1] | 9.98% | 11.77% | 9.36% | 9.56% | 10.48% |
| Tier 1 capital | 16.48% | 16.54% | 16.87% | 16.48% | 16.87% |
| Total capital | 18.24% | 18.30% | 18.67% | 18.24% | 18.67% |
| Tier 1 leverage | 8.67% | 8.53% | 8.41% | 8.67% | 8.41% |
| Common Equity Tier 1 capital | 16.42% | 16.48% | 16.81% | 16.42% | 16.81% |

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

POPULAR, INC.

Financial Supplement to Third Quarter 2024 Earnings Release

Table B - Consolidated Statement of Operations

(Unaudited)

| (In thousands, except per share information) | Quarters ended | | Variance | Quarter ended | Variance | Nine months ended | |
|---|----------------|----------------|-----------------|----------------|----------------|-------------------|------------------|
| | 30-Sep-24 | 30-Jun-24 | Q3 2024 | 30-Sep-23 | Q3 2024 | 30-Sep-24 | 30-Sep-23 |
| Interest income: | | | | | | | |
| Loans | \$664,731 | \$648,739 | \$15,992 | \$596,886 | \$67,845 | \$1,952,200 | \$1,708,216 |
| Money market investments | 96,061 | 88,316 | 7,745 | 99,286 | (3,225) | 272,893 | 265,785 |
| Investment securities | 176,656 | 184,852 | (8,196) | 148,614 | 28,042 | 528,403 | 403,814 |
| Total interest income | 937,448 | 921,907 | 15,541 | 844,786 | 92,662 | 2,753,496 | 2,377,815 |
| Interest expense: | | | | | | | |
| Deposits | 350,985 | 339,939 | 11,046 | 294,121 | 56,864 | 1,020,420 | 730,824 |
| Short-term borrowings | 1,430 | 1,126 | 304 | 1,478 | (48) | 3,748 | 5,987 |
| Long-term debt | 12,560 | 12,530 | 30 | 15,167 | (2,607) | 37,799 | 43,660 |
| Total interest expense | 364,975 | 353,595 | 11,380 | 310,766 | 54,209 | 1,061,967 | 780,471 |
| Net interest income | 572,473 | 568,312 | 4,161 | 534,020 | 38,453 | 1,691,529 | 1,597,344 |
| Provision for credit losses | 71,448 | 46,794 | 24,654 | 45,117 | 26,331 | 190,840 | 129,946 |
| Net interest income after provision for credit losses | 501,025 | 521,518 | (20,493) | 488,903 | 12,122 | 1,500,689 | 1,467,398 |
| Service charges on deposit accounts | 38,315 | 37,526 | 789 | 37,318 | 997 | 113,283 | 109,777 |
| Other service fees | 98,748 | 96,863 | 1,885 | 93,407 | 5,341 | 289,883 | 277,748 |
| Mortgage banking activities | 2,670 | 5,723 | (3,053) | 5,393 | (2,723) | 12,753 | 15,109 |
| Net (loss) gain, including impairment, on equity securities | (546) | 319 | (865) | (1,319) | 773 | 876 | 1,165 |
| Net gain on trading account debt securities | 817 | 277 | 540 | 219 | 598 | 1,455 | 632 |
| Net loss on sale of loans, including valuation adjustments on loans held-for-sale | - | - | - | (44) | 44 | - | (44) |
| Adjustments to indemnity reserves on loans sold | 808 | 212 | 596 | (187) | 995 | 783 | (31) |
| Other operating income | 23,270 | 25,386 | (2,116) | 24,762 | (1,492) | 75,173 | 77,625 |
| Total non-interest income | 164,082 | 166,306 | (2,224) | 159,549 | 4,533 | 494,206 | 481,981 |
| Operating expenses: | | | | | | | |
| Personnel costs | | | | | | | |
| Salaries | 135,983 | 128,634 | 7,349 | 127,832 | 8,151 | 394,001 | 378,126 |
| Commissions, incentives and other bonuses | 26,350 | 30,626 | (4,276) | 27,670 | (1,320) | 95,587 | 86,025 |
| Pension, postretirement and medical insurance | 16,387 | 16,619 | (232) | 16,985 | (598) | 50,391 | 49,871 |
| Other personnel costs, including payroll taxes | 23,136 | 21,545 | 1,591 | 20,665 | 2,471 | 74,678 | 69,358 |
| Total personnel costs | 201,856 | 197,424 | 4,432 | 193,152 | 8,704 | 614,657 | 583,380 |
| Net occupancy expenses | 28,031 | 27,692 | 339 | 28,100 | (69) | 83,764 | 81,304 |
| Equipment expenses | 9,349 | 9,662 | (313) | 8,905 | 444 | 28,578 | 26,878 |
| Other taxes | 17,757 | 15,333 | 2,424 | 8,590 | 9,167 | 47,465 | 41,290 |
| Professional fees | 26,708 | 37,744 | (11,036) | 38,514 | (11,806) | 93,370 | 122,077 |
| Technology and software expenses | 88,452 | 79,752 | 8,700 | 72,930 | 15,522 | 247,666 | 213,843 |
| Processing and transactional services | | | | | | | |
| Credit and debit cards | 11,761 | 13,739 | (1,978) | 13,762 | (2,001) | 37,644 | 37,896 |
| Other processing and transactional services | 22,559 | 25,357 | (2,798) | 24,137 | (1,578) | 69,966 | 70,713 |
| Total processing and transactional services | 34,320 | 39,096 | (4,776) | 37,899 | (3,579) | 107,610 | 108,609 |
| Communications | 5,229 | 4,357 | 872 | 4,220 | 1,009 | 14,143 | 12,483 |
| Business promotion | | | | | | | |
| Rewards and customer loyalty programs | 16,533 | 16,406 | 127 | 15,988 | 545 | 46,995 | 44,962 |
| Other business promotion | 9,104 | 9,043 | 61 | 7,087 | 2,017 | 25,080 | 22,067 |
| Total business promotion | 25,637 | 25,449 | 188 | 23,075 | 2,562 | 72,075 | 67,029 |
| Deposit insurance | 10,433 | 10,581 | (148) | 8,932 | 1,501 | 44,901 | 24,600 |
| Other real estate owned (OREO) income | (2,674) | (5,750) | 3,076 | (5,189) | 2,515 | (13,745) | (10,197) |

| | | | | | | | |
|--|------------------|------------------|-------------------|------------------|-----------------|------------------|------------------|
| Other operating expenses | | | | | | | |
| Operational losses | 5,769 | 11,823 | (6,054) | 5,504 | 265 | 21,153 | 16,584 |
| All other | 15,750 | 15,679 | 71 | 17,557 | (1,807) | 56,140 | 53,690 |
| Total other operating expenses | 21,519 | 27,502 | (5,983) | 23,061 | (1,542) | 77,293 | 70,274 |
| Amortization of intangibles | 704 | 734 | (30) | 795 | (91) | 2,233 | 2,385 |
| Goodwill impairment charge | - | - | - | 23,000 | (23,000) | - | 23,000 |
| Total operating expenses | 467,321 | 469,576 | (2,255) | 465,984 | 1,337 | 1,420,010 | 1,366,955 |
| Income before income tax | 197,786 | 218,248 | (20,462) | 182,468 | 15,318 | 574,885 | 582,424 |
| Income tax expense | 42,463 | 40,459 | 2,004 | 45,859 | (3,396) | 138,490 | 135,676 |
| Net income | \$155,323 | \$177,789 | \$(22,466) | \$136,609 | \$18,714 | \$436,395 | \$446,748 |
| Net income applicable to common stock | \$154,970 | \$177,436 | \$(22,466) | \$136,256 | \$18,714 | \$435,336 | \$445,689 |
| Net income per common share - basic | \$2.16 | \$2.47 | \$(0.31) | \$1.90 | \$0.26 | \$6.06 | \$6.22 |
| Net income per common share - diluted | \$2.16 | \$2.46 | \$(0.30) | \$1.90 | \$0.26 | \$6.05 | \$6.21 |
| Dividends Declared per Common Share | \$0.62 | \$0.62 | \$- | \$0.55 | \$0.07 | \$1.86 | \$1.65 |

Popular, Inc.

Financial Supplement to Third Quarter 2024 Earnings Release

Table C - Consolidated Statement of Financial Condition

(Unaudited)

| (In thousands) | 30-Sep-24 | 30-Jun-24 | 30-Sep-23 | Variance Q3 2024 vs. Q2 2024 |
|---|---------------------|---------------------|---------------------|------------------------------------|
| Assets: | | | | |
| Cash and due from banks | \$427,594 | \$359,973 | \$535,335 | \$67,621 |
| Money market investments | 6,530,788 | 6,851,394 | 6,389,437 | (320,606) |
| Trading account debt securities, at fair value | 30,843 | 28,045 | 30,988 | 2,798 |
| Debt securities available-for-sale, at fair value | 17,186,123 | 18,543,279 | 17,129,858 | (1,357,156) |
| Less: Allowance for credit losses | - | 500 | - | (500) |
| Debt securities available-for-sale, net | 17,186,123 | 18,542,779 | 17,129,858 | (1,356,656) |
| Debt securities held-to-maturity, at amortized cost | 7,865,294 | 7,975,524 | 8,302,082 | (110,230) |
| Less: Allowance for credit losses | 5,430 | 6,251 | 6,057 | (821) |
| Debt securities held-to-maturity, net | 7,859,864 | 7,969,273 | 8,296,025 | (109,409) |
| Equity securities | 198,191 | 195,791 | 190,688 | 2,400 |
| Loans held-for-sale, at lower of cost or fair value | 5,509 | 8,225 | 5,239 | (2,716) |
| Loans held-in-portfolio | 36,599,612 | 35,978,602 | 34,369,775 | 621,010 |
| Less: Unearned income | 404,645 | 386,982 | 340,462 | 17,663 |
| Allowance for credit losses | 744,320 | 730,077 | 711,068 | 14,243 |
| Total loans held-in-portfolio, net | 35,450,647 | 34,861,543 | 33,318,245 | 589,104 |
| Premises and equipment, net | 624,376 | 599,058 | 534,384 | 25,318 |
| Other real estate | 63,028 | 70,225 | 82,322 | (7,197) |
| Accrued income receivable | 257,406 | 260,162 | 257,833 | (2,756) |
| Mortgage servicing rights, at fair value | 108,827 | 113,386 | 119,030 | (4,559) |
| Other assets | 1,767,919 | 2,172,555 | 2,032,565 | (404,636) |
| Goodwill | 804,428 | 804,428 | 804,428 | - |
| Other intangible assets | 7,531 | 8,235 | 10,559 | (704) |
| Total assets | \$71,323,074 | \$72,845,072 | \$69,736,936 | \$(1,521,998) |
| Liabilities and Stockholders' Equity: | | | | |
| Liabilities: | | | | |
| Deposits: | | | | |
| Non-interest bearing | \$15,276,071 | \$15,470,082 | \$15,201,374 | \$(194,011) |
| Interest bearing | 48,392,430 | 50,060,780 | 48,136,226 | (1,668,350) |
| Total deposits | 63,668,501 | 65,530,862 | 63,337,600 | (1,862,361) |
| Assets sold under agreements to repurchase | 55,360 | 105,684 | 93,071 | (50,324) |
| Notes payable | 918,376 | 941,580 | 1,004,649 | (23,204) |
| Other liabilities | 890,323 | 894,268 | 844,008 | (3,945) |
| Total liabilities | 65,532,560 | 67,472,394 | 65,279,328 | (1,939,834) |
| Stockholders' equity: | | | | |
| Preferred stock | 22,143 | 22,143 | 22,143 | - |
| Common stock | 1,048 | 1,048 | 1,048 | - |
| Surplus | 4,853,869 | 4,852,747 | 4,797,364 | 1,122 |
| Retained earnings | 4,495,878 | 4,385,522 | 4,189,865 | 110,356 |
| Treasury stock | (2,069,430) | (2,010,500) | (2,018,870) | (58,930) |
| Accumulated other comprehensive loss, net of tax | (1,512,994) | (1,878,282) | (2,533,942) | 365,288 |
| Total stockholders' equity | 5,790,514 | 5,372,678 | 4,457,608 | 417,836 |
| Total liabilities and stockholders' equity | \$71,323,074 | \$72,845,072 | \$69,736,936 | \$(1,521,998) |

Popular, Inc.

Financial Supplement to Third Quarter 2024 Earnings Release

Table D - Analysis of Levels and Yields on a Taxable Equivalent Basis (Non-GAAP)

For the quarters ended September 30, 2024 and June 30, 2024

(Unaudited)

| Average Volume | | | Average Yields / Costs | | | Interest | | | Variance | |
|----------------|-----------|----------|------------------------|-----------|----------|----------------|------------|----------|------------|------------|
| 30-Sep-24 | 30-Jun-24 | Variance | 30-Sep-24 | 30-Jun-24 | Variance | 30-Sep-24 | 30-Jun-24 | Variance | Rate | Volume |
| (In millions) | | | | | | (In thousands) | | | | |
| \$ 7,033 | \$ 6,471 | \$ 562 | 5.43 % | 5.49 % | (0.06)% | \$ 96,061 | \$ 88,316 | \$ 7,745 | \$ 59 | \$ 7,686 |
| 27,569 | 28,943 | (1,374) | 2.92 | 3.01 | (0.09) | 202,317 | 216,922 | (14,605) | (4,017) | (10,588) |
| 30 | 26 | 4 | 5.87 | 5.69 | 0.18 | 436 | 367 | 69 | 16 | 53 |
| 34,632 | 35,440 | (808) | 3.43 | 3.47 | (0.04) | 298,814 | 305,605 | (6,791) | (3,942) | (2,849) |
| 17,798 | 17,707 | 91 | 6.90 | 6.86 | 0.04 | 308,734 | 302,003 | 6,731 | 5,175 | 1,556 |
| 1,129 | 1,070 | 59 | 8.85 | 9.11 | (0.26) | 25,102 | 24,224 | 878 | (446) | 1,324 |
| 1,851 | 1,789 | 62 | 6.97 | 6.86 | 0.11 | 32,241 | 30,697 | 1,544 | 472 | 1,072 |
| 7,911 | 7,817 | 94 | 5.73 | 5.66 | 0.07 | 113,409 | 110,673 | 2,736 | 1,399 | 1,337 |
| 3,211 | 3,192 | 19 | 14.08 | 13.97 | 0.11 | 112,423 | 110,906 | 1,517 | 675 | 842 |
| 3,879 | 3,819 | 60 | 8.94 | 8.88 | 0.06 | 87,189 | 84,268 | 2,921 | 1,575 | 1,346 |
| 35,779 | 35,394 | 385 | 7.56 | 7.52 | 0.04 | 679,098 | 662,771 | 16,327 | 8,850 | 7,477 |
| \$ 70,411 | \$ 70,834 | \$ (423) | 5.53 % | 5.49 % | 0.04 % | \$ 977,912 | \$ 968,376 | \$ 9,536 | \$ 4,908 | \$ 4,628 |
| \$ 26,148 | \$ 26,105 | \$ 43 | 3.64 % | 3.60 % | 0.04 % | \$ 238,923 | \$ 233,345 | \$ 5,578 | \$ 7,861 | \$ (2,283) |
| 14,322 | 14,732 | (410) | 0.92 | 0.92 | - | 33,169 | 33,795 | (626) | 858 | (1,484) |
| 9,069 | 9,014 | 55 | 3.46 | 3.25 | 0.21 | 78,893 | 72,799 | 6,094 | 5,459 | 635 |
| 49,539 | 49,851 | (312) | 2.82 | 2.74 | 0.08 | 350,985 | 339,939 | 11,046 | 14,178 | (3,132) |
| 14,968 | 15,176 | (208) | | | | | | | | |
| 64,507 | 65,027 | (520) | 2.16 | 2.10 | 0.06 | 350,985 | 339,939 | 11,046 | 14,178 | (3,132) |
| 101 | 80 | 21 | 5.62 | 5.64 | (0.02) | 1,431 | 1,126 | 305 | 8 | 297 |
| 950 | 978 | (28) | 5.32 | 5.16 | 0.16 | 12,560 | 12,530 | 30 | 131 | (101) |
| 50,590 | 50,909 | (319) | 2.87 | 2.79 | 0.08 | 364,976 | 353,595 | 11,381 | 14,317 | (2,936) |
| 4,853 | 4,749 | 104 | | | | | | | | |
| \$ 70,411 | \$ 70,834 | \$ (423) | 2.06 % | 2.01 % | 0.05 % | 364,976 | 353,595 | 11,381 | 14,317 | (2,936) |
| | | | 3.47 % | 3.48 % | (0.01)% | 612,936 | 614,781 | (1,845) | \$ (9,409) | \$ 7,564 |
| | | | 2.66 % | 2.70 % | (0.04)% | | | | | |
| | | | | | | 40,464 | 46,469 | (6,005) | | |
| | | | 3.24 % | 3.22 % | 0.02 % | \$ 572,472 | \$ 568,312 | \$ 4,160 | | |

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.

[2] Includes interest bearing demand deposits corresponding to certain government entities in Puerto Rico.

Popular, Inc.

Financial Supplement to Third Quarter 2024 Earnings Release

Table E - Analysis of Levels and Yields on a Taxable Equivalent Basis (Non-GAAP)

For the quarters ended September 30, 2024 and September 30, 2023

(Unaudited)

| Average Volume | | | Average Yields / Costs | | | Interest | | | Variance | |
|--|-----------|----------|--------------------------------------|-----------|----------|--|------------|------------|-----------|------------|
| 30-Sep-24 | 30-Sep-23 | Variance | 30-Sep-24 | 30-Sep-23 | Variance | 30-Sep-24 | 30-Sep-23 | Variance | Rate | Volume |
| (In millions) | | | | | | (In thousands) | | | | |
| \$ 7,033 | \$ 7,292 | \$ (259) | 5.43 % | 5.40 % | 0.03 % | \$ 96,061 | \$ 99,285 | \$ (3,224) | \$ 312 | \$ (3,536) |
| 27,569 | 28,396 | (827) | 2.92 | 2.31 | 0.61 | 202,317 | 165,319 | 36,998 | 41,381 | (4,383) |
| 30 | 34 | (4) | 5.87 | 4.43 | 1.44 | 436 | 375 | 61 | 110 | (49) |
| Total money market, investment and trading securities | | | | | | 298,814 | 264,979 | 33,835 | 41,803 | (7,968) |
| Loans: | | | | | | | | | | |
| 17,798 | 16,611 | 1,187 | 6.90 | 6.64 | 0.26 | 308,734 | 277,977 | 30,757 | 10,336 | 20,421 |
| 1,129 | 865 | 264 | 8.85 | 8.99 | (0.14) | 25,102 | 19,580 | 5,522 | (364) | 5,886 |
| 1,851 | 1,669 | 182 | 6.97 | 6.50 | 0.47 | 32,241 | 27,142 | 5,099 | 2,022 | 3,077 |
| 7,911 | 7,504 | 407 | 5.73 | 5.42 | 0.31 | 113,409 | 101,700 | 11,709 | 6,038 | 5,671 |
| 3,211 | 3,147 | 64 | 14.08 | 13.39 | 0.69 | 112,423 | 105,042 | 7,381 | 4,260 | 3,121 |
| 3,879 | 3,657 | 222 | 8.94 | 8.47 | 0.47 | 87,189 | 78,055 | 9,134 | 4,248 | 4,886 |
| 35,779 | 33,453 | 2,326 | 7.56 | 7.24 | 0.32 | 679,098 | 609,496 | 69,602 | 26,540 | 43,062 |
| \$ 70,411 | \$ 69,175 | \$ 1,236 | 5.53 % | 5.02 % | 0.51 % | \$ 977,912 | \$ 874,475 | \$ 103,437 | \$ 68,343 | \$ 35,094 |
| Interest bearing deposits: | | | | | | | | | | |
| \$ 26,148 | \$ 25,652 | \$ 496 | 3.64 % | 3.31 % | 0.33 % | \$ 238,923 | \$ 213,957 | \$ 24,966 | \$ 26,317 | \$ (1,351) |
| 14,322 | 14,875 | (553) | 0.92 | 0.73 | 0.19 | 33,169 | 27,373 | 5,796 | 6,429 | (633) |
| 9,069 | 7,986 | 1,083 | 3.46 | 2.62 | 0.84 | 78,893 | 52,791 | 26,102 | 16,893 | 9,209 |
| 49,539 | 48,513 | 1,026 | 2.82 | 2.41 | 0.41 | 350,985 | 294,121 | 56,864 | 49,639 | 7,225 |
| 14,968 | 15,038 | (70) | Non-interest bearing demand deposits | | | | | | | |
| 64,507 | 63,551 | 956 | 2.16 | 1.84 | 0.32 | 350,985 | 294,121 | 56,864 | 49,639 | 7,225 |
| 101 | 108 | (7) | 5.62 | 5.45 | 0.17 | Short-term borrowings | | | | |
| 950 | 1,172 | (222) | 5.32 | 5.20 | 0.12 | 1,431 | 1,478 | (47) | 44 | (91) |
| Other medium and long-term debt | | | | | | 12,560 | 15,167 | (2,607) | 415 | (3,022) |
| 50,590 | 49,793 | 797 | 2.87 | 2.48 | 0.39 | Total interest bearing liabilities (excluding demand deposits) | | | | |
| 4,853 | 4,344 | 509 | Other sources of funds | | | 364,976 | 310,766 | 54,210 | 50,098 | 4,112 |
| \$ 70,411 | \$ 69,175 | \$ 1,236 | 2.06 % | 1.78 % | 0.28 % | 364,976 | 310,766 | 54,210 | 50,098 | 4,112 |
| Net interest margin/ income on a taxable equivalent basis (Non-GAAP) | | | | | | 612,936 | 563,709 | 49,227 | \$ 18,245 | \$ 30,982 |
| Net interest spread | | | | | | | | | | |
| Taxable equivalent adjustment | | | | | | 40,464 | 29,689 | 10,775 | | |
| Net interest margin/ income non-taxable equivalent basis (GAAP) | | | | | | \$ 572,472 | \$ 534,020 | \$ 38,452 | | |

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.

[2] Includes interest bearing demand deposits corresponding to certain government entities in Puerto Rico.

Popular, Inc.

Financial Supplement to Third Quarter 2024 Earnings Release

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-Sep-24 | 30-Sep-23 | Variance | 30-Sep-24 | 30-Sep-23 | Variance | 30-Sep-24 | 30-Sep-23 | Variance | Rate | Volume | |
| (In millions) | | | | | | (In thousands) | | | | | |
| \$ 6,664 | \$ 6,966 | \$ (302) | 5.47 % | 5.10 % | 0.37 % | \$ 272,893 | \$ 265,785 | \$ 7,108 | \$ 18,902 | \$ (11,794) | |
| 28,271 | 28,205 | 66 | 2.88 | 2.18 | 0.70 | 610,342 | 460,641 | 149,701 | 148,137 | 1,564 | |
| 30 | 32 | (2) | 5.02 | 4.52 | 0.50 | 1,114 | 1,084 | 30 | 117 | (87) | |
| Total money market, investment and trading securities | | | | | | 884,349 | 727,510 | 156,839 | 167,156 | (10,317) | |
| Loans: | | | | | | | | | | | |
| 17,707 | 16,206 | 1,501 | 6.87 | 6.50 | 0.37 | 910,241 | 787,381 | 122,860 | 47,469 | 75,391 | |
| 1,064 | 778 | 286 | 8.97 | 8.79 | 0.18 | 71,426 | 51,178 | 20,248 | 1,090 | 19,158 | |
| 1,794 | 1,630 | 164 | 6.86 | 6.31 | 0.55 | 92,292 | 77,135 | 15,157 | 7,024 | 8,133 | |
| 7,818 | 7,434 | 384 | 5.67 | 5.45 | 0.22 | 332,626 | 303,777 | 28,849 | 12,819 | 16,030 | |
| 3,209 | 3,082 | 127 | 13.94 | 13.10 | 0.83 | 334,818 | 302,050 | 32,768 | 17,783 | 14,985 | |
| 3,820 | 3,603 | 217 | 8.86 | 8.31 | 0.55 | 253,511 | 223,929 | 29,582 | 15,682 | 13,900 | |
| 35,412 | 32,733 | 2,679 | 7.52 | 7.13 | 0.39 | 1,994,914 | 1,745,450 | 249,464 | 101,867 | 147,597 | |
| \$ 70,377 | \$ 67,936 | \$ 2,441 | 5.46 % | 4.86 % | 0.60 % | \$ 2,879,263 | \$ 2,472,960 | \$ 406,303 | \$ 269,023 | \$ 137,280 | |
| Interest bearing deposits: | | | | | | | | | | | |
| \$ 25,986 | \$ 24,407 | \$ 1,579 | 3.62 % | 2.93 % | 0.69 % | \$ 704,396 | \$ 534,567 | \$ 169,829 | \$ 137,718 | \$ 32,111 | |
| 14,584 | 14,889 | (305) | 0.93 | 0.62 | 0.31 | 101,136 | 69,262 | 31,874 | 30,343 | 1,531 | |
| 8,877 | 7,603 | 1,274 | 3.23 | 2.23 | 1.00 | 214,888 | 126,995 | 87,893 | 56,973 | 30,920 | |
| 49,447 | 46,899 | 2,548 | 2.76 | 2.08 | 0.68 | 1,020,420 | 730,824 | 289,596 | 225,034 | 64,562 | |
| Non-interest bearing demand deposits | | | | | | | | | | | |
| 15,075 | 15,405 | (330) | | | | | | | | | |
| 64,522 | 62,304 | 2,218 | 2.11 | 1.57 | 0.54 | 1,020,420 | 730,824 | 289,596 | 225,034 | 64,562 | |
| 89 | 160 | (71) | 5.65 | 5.02 | 0.63 | 3,749 | 5,987 | (2,238) | 681 | (2,919) | |
| 975 | 1,140 | (165) | 5.18 | 5.12 | 0.06 | 37,799 | 43,660 | (5,861) | 152 | (6,013) | |
| 50,511 | 48,199 | 2,312 | 2.81 | 2.16 | 0.65 | 1,061,968 | 780,471 | 281,497 | 225,867 | 55,630 | |
| 4,791 | 4,332 | 459 | | | | | | | | | |
| \$ 70,377 | \$ 67,936 | \$ 2,441 | 2.02 % | 1.54 % | 0.48 % | 1,061,968 | 780,471 | 281,497 | 225,867 | 55,630 | |
| Other sources of funds | | | | | | | | | | | |
| Total source of funds | | | | | | 1,061,968 | 780,471 | 281,497 | 225,867 | 55,630 | |
| Net interest margin/ income on a taxable equivalent basis (Non-GAAP) | | | | | | 1,817,295 | 1,692,489 | 124,806 | \$ 43,156 | \$ 81,650 | |
| Net interest spread | | | | | | | | | | | |
| | | | | | | 125,766 | 95,145 | 30,621 | | | |
| Net interest margin/ income non-taxable equivalent basis (GAAP) | | | | | | \$ 1,691,529 | \$ 1,597,344 | \$ 94,185 | | | |

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.

[2] Includes interest bearing demand deposits corresponding to certain government entities in Puerto Rico.

Popular, Inc.

Financial Supplement to Third Quarter 2024 Earnings Release

Table G - Mortgage Banking Activities and Other Service Fees

(Unaudited)

Mortgage Banking Activities

| (In thousands) | Quarters ended | | | Variance | | Nine months ended | | Variance 2024 vs. 2023 |
|--|----------------|-----------|-----------|------------------------|------------------------|-------------------|-----------|------------------------------|
| | 30-Sep-24 | 30-Jun-24 | 30-Sep-23 | Q3 2024 vs. Q2 2024 | Q3 2024 vs. Q3 2023 | 30-Sep-24 | 30-Sep-23 | |
| Mortgage servicing fees, net of fair value adjustments: | | | | | | | | |
| Mortgage servicing fees | \$7,559 | \$7,602 | \$8,025 | \$(43) | \$(466) | \$22,912 | \$25,083 | \$(2,171) |
| Mortgage servicing rights fair value adjustments | (4,896) | (1,945) | (2,793) | (2,951) | (2,103) | (10,280) | (10,385) | 105 |
| Total mortgage servicing fees, net of fair value adjustments | 2,663 | 5,657 | 5,232 | (2,994) | (2,569) | 12,632 | 14,698 | (2,066) |
| Net gain (loss) on sale of loans, including valuation on loans held-for-sale | 320 | 2 | (335) | 318 | 655 | 396 | (133) | 529 |
| Trading account (loss) profit: | | | | | | | | |
| Unrealized (loss) gains on outstanding derivative positions | (44) | 56 | 45 | (100) | (89) | 113 | 160 | (47) |
| Realized (loss) gains on closed derivative positions | (261) | 9 | 494 | (270) | (755) | (249) | 661 | (910) |
| Total trading account (loss) profit | (305) | 65 | 539 | (370) | (844) | (136) | 821 | (957) |
| Losses on repurchased loans, including interest advances | (8) | (1) | (43) | (7) | 35 | (139) | (277) | 138 |
| Total mortgage banking activities | \$2,670 | \$5,723 | \$5,393 | \$(3,053) | \$(2,723) | \$12,753 | \$15,109 | \$(2,356) |

Other Service Fees

| (In thousands) | Quarters ended | | | Variance | | Nine months ended | | Variance 2024 vs. 2023 |
|--|----------------|-----------|-----------|------------------------|------------------------|-------------------|-----------|------------------------------|
| | 30-Sep-24 | 30-Jun-24 | 30-Sep-23 | Q3 2024 vs. Q2 2024 | Q3 2024 vs. Q3 2023 | 30-Sep-24 | 30-Sep-23 | |
| Other service fees: | | | | | | | | |
| Debit card fees [1] | \$26,197 | \$27,176 | \$24,603 | \$(979) | \$1,594 | \$78,907 | \$74,143 | \$4,764 |
| Insurance fees | 15,422 | 13,368 | 14,983 | 2,054 | 439 | 43,479 | 43,481 | (2) |
| Credit card fees [1] | 31,262 | 30,748 | 29,778 | 514 | 1,484 | 91,577 | 90,146 | 1,431 |
| Sale and administration of investment products | 8,387 | 7,850 | 6,820 | 537 | 1,567 | 23,664 | 19,454 | 4,210 |
| Trust fees | 6,715 | 6,622 | 6,381 | 93 | 334 | 20,044 | 18,756 | 1,288 |
| Other fees | 10,765 | 11,099 | 10,842 | (334) | (77) | 32,212 | 31,768 | 444 |
| Total other service fees | \$98,748 | \$96,863 | \$93,407 | \$1,885 | \$5,341 | \$289,883 | \$277,748 | \$12,135 |

[1] Effective in the third quarter of 2024, the Corporation is reclassifying certain interchange fees, which were previously included jointly with credit card fees from common network activity, as debit card fees. Interchange fees amounting to \$11.3 million and \$10.9 million, were reclassified for the first and second quarters of 2024, respectively. For the quarter and nine-month period ended September 30, 2023, interchange fees of approximately \$11.0 million and \$33.8 million were reclassified.

Popular, Inc.

Financial Supplement to Third Quarter 2024 Earnings Release

Table H - Loans and Deposits

(Unaudited)

Loans - Ending Balances

| (In thousands) | 30-Sep-24 | 30-Jun-24 | 30-Sep-23 | Variance | | | |
|---|--------------|--------------|--------------|--------------------|-------------|--------------------|-------------|
| | | | | Q3 2024 vs.Q2 2024 | % of Change | Q3 2024 vs.Q3 2023 | % of Change |
| Loans held-in-portfolio: | | | | | | | |
| Commercial | | | | | | | |
| Commercial multi-family | \$2,405,302 | \$2,384,480 | \$2,328,433 | \$20,822 | 0.87% | \$76,869 | 3.30% |
| Commercial real estate non-owner occupied | 5,185,381 | 5,004,472 | 5,035,130 | 180,909 | 3.61% | 150,251 | 2.98% |
| Commercial real estate owner occupied | 3,092,393 | 3,143,817 | 3,044,905 | (51,424) | (1.64%) | 47,488 | 1.56% |
| Commercial and industrial | 7,400,553 | 7,195,357 | 6,527,082 | 205,196 | 2.85% | 873,471 | 13.38% |
| Total Commercial | 18,083,629 | 17,728,126 | 16,935,550 | 355,503 | 2.01% | 1,148,079 | 6.78% |
| Construction | 1,113,307 | 1,105,759 | 922,112 | 7,548 | 0.68% | 191,195 | 20.73% |
| Leasing | 1,887,052 | 1,828,048 | 1,698,114 | 59,004 | 3.23% | 188,938 | 11.13% |
| Mortgage | 7,993,348 | 7,883,726 | 7,585,111 | 109,622 | 1.39% | 408,237 | 5.38% |
| Consumer | | | | | | | |
| Credit cards | 1,186,893 | 1,162,557 | 1,077,428 | 24,336 | 2.09% | 109,465 | 10.16% |
| Home equity lines of credit | 69,691 | 68,992 | 67,499 | 699 | 1.01% | 2,192 | 3.25% |
| Personal | 1,873,175 | 1,879,619 | 1,952,168 | (6,444) | (0.34%) | (78,993) | (4.05%) |
| Auto | 3,818,607 | 3,773,292 | 3,633,196 | 45,315 | 1.20% | 185,411 | 5.10% |
| Other | 169,265 | 161,501 | 158,135 | 7,764 | 4.81% | 11,130 | 7.04% |
| Total Consumer | 7,117,631 | 7,045,961 | 6,888,426 | 71,670 | 1.02% | 229,205 | 3.33% |
| Total loans held-in-portfolio | \$36,194,967 | \$35,591,620 | \$34,029,313 | \$603,347 | 1.70% | \$2,165,654 | 6.36% |
| Loans held-for-sale: | | | | | | | |
| Mortgage | \$5,509 | \$8,225 | \$5,239 | \$(2,716) | (33.02%) | \$270 | 5.15% |
| Total loans held-for-sale | \$5,509 | \$8,225 | \$5,239 | \$(2,716) | (33.02%) | \$270 | 5.15% |
| Total loans | \$36,200,476 | \$35,599,845 | \$34,034,552 | \$600,631 | 1.69% | \$2,165,924 | 6.36% |

Deposits - Ending Balances

| (In thousands) | 30-Sep-24 | 30-Jun-24 | 30-Sep-23 | Variance | | | |
|---|--------------|--------------|--------------|---------------------|-------------|--------------------|-------------|
| | | | | Q3 2024 vs. Q2 2024 | % of Change | Q3 2024 vs.Q3 2023 | % of Change |
| Non-P.R. government deposits: | | | | | | | |
| Demand deposits [1] | \$15,276,071 | \$15,470,083 | \$15,201,374 | \$(194,012) | (1.25%) | \$74,697 | 0.49% |
| Savings, NOW and money market deposits (non-brokered) | 20,584,328 | 21,210,000 | 22,172,344 | (625,672) | (2.95%) | (1,588,016) | (7.16%) |
| Savings, NOW and money market deposits (brokered) | 735,231 | 729,326 | 734,479 | 5,905 | 0.81% | 752 | 0.10% |
| Time deposits (non-brokered) | 7,363,477 | 7,427,612 | 6,535,481 | (64,135) | (0.86%) | 827,996 | 12.67% |
| Time deposits (brokered CDs) | 993,522 | 971,907 | 943,801 | 21,615 | 2.22% | 49,721 | 5.27% |
| Sub-total non-P.R. government deposits | 44,952,629 | 45,808,928 | 45,587,479 | (856,299) | (1.87%) | (634,850) | (1.39%) |
| P.R. government deposits: | | | | | | | |
| Demand deposits | 11,088,511 | 10,409,323 | 12,741,408 | 679,188 | 6.52% | (1,652,897) | (12.97%) |
| Savings, NOW and money market deposits (non-brokered) | 6,903,370 | 8,514,473 | 4,280,038 | (1,611,103) | (18.92%) | 2,623,332 | 61.29% |
| Time deposits (non-brokered) | 723,991 | 798,138 | 728,675 | (74,147) | (9.29%) | (4,684) | (0.64%) |
| Sub-total P.R. government deposits | 18,715,872 | 19,721,934 | 17,750,121 | (1,006,062) | (5.10%) | 965,751 | 5.44% |
| Total deposits | \$63,668,501 | \$65,530,862 | \$63,337,600 | \$(1,862,361) | (2.84%) | \$330,901 | 0.52% |

[1] Includes interest and non-interest bearing demand deposits.

Popular, Inc.

Financial Supplement to Third Quarter 2024 Earnings Release

Table I - Loan Delinquency -BPPR Operations

(Unaudited)

| 30-Sep-24 | | | | | | | | | |
|-----------------------------|-------------------|-------------------|-------------------|---------------------|----------------------|----------------------|--------------------------|-------------------|--|
| 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 | \$ 1,866 | \$ - | \$ 87 | \$ 1,953 | \$ 303,581 | \$ 305,534 | \$ 87 | \$ - | |
| Commercial real estate: | | | | | | | | | |
| Non-owner occupied | 170 | 174 | 7,493 | 7,837 | 3,140,418 | 3,148,255 | 7,493 | - | |
| Owner occupied | 1,544 | 1,681 | 26,600 | 29,825 | 1,374,025 | 1,403,850 | 26,600 | - | |
| Commercial and industrial | 19,074 | 6,694 | 23,819 | 49,587 | 5,126,538 | 5,176,125 | 19,639 | 4,180 | |
| Construction | - | - | - | - | 190,343 | 190,343 | - | - | |
| Mortgage | 246,220 | 122,592 | 359,986 | 728,798 | 5,966,619 | 6,695,417 | 157,920 | 202,066 | |
| Leasing | 19,840 | 4,661 | 7,367 | 31,868 | 1,855,184 | 1,887,052 | 7,367 | - | |
| Consumer: | | | | | | | | | |
| Credit cards | 16,210 | 11,415 | 27,214 | 54,839 | 1,132,050 | 1,186,889 | - | 27,214 | |
| Home equity lines of credit | - | - | - | - | 2,131 | 2,131 | - | - | |
| Personal | 21,726 | 13,153 | 21,007 | 55,886 | 1,698,195 | 1,754,081 | 20,992 | 15 | |
| Auto | 104,363 | 26,090 | 47,828 | 178,281 | 3,640,326 | 3,818,607 | 47,828 | - | |
| Other | 727 | 500 | 1,188 | 2,415 | 154,775 | 157,190 | 889 | 299 | |
| Total | \$ 431,740 | \$ 186,960 | \$ 522,589 | \$ 1,141,289 | \$ 24,584,185 | \$ 25,725,474 | \$ 288,815 | \$ 233,774 | |

| 30-Jun-24 | | | | | | | | | |
|-----------------------------|-------------------|-------------------|-------------------|---------------------|----------------------|----------------------|--------------------------|-------------------|--|
| 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 | \$ 233 | \$ - | \$ 443 | \$ 676 | \$ 304,235 | \$ 304,911 | \$ 443 | \$ - | |
| Commercial real estate: | | | | | | | | | |
| Non-owner occupied | 1,713 | - | 7,484 | 9,197 | 2,970,430 | 2,979,627 | 7,484 | - | |
| Owner occupied | 1,770 | 232 | 25,285 | 27,287 | 1,389,825 | 1,417,112 | 25,285 | - | |
| Commercial and industrial | 5,387 | 2,097 | 26,560 | 34,044 | 4,968,740 | 5,002,784 | 22,958 | 3,602 | |
| Construction | 5,479 | - | - | 5,479 | 178,460 | 183,939 | - | - | |
| Mortgage | 287,468 | 105,266 | 373,306 | 766,040 | 5,824,480 | 6,590,520 | 163,790 | 209,516 | |
| Leasing | 20,631 | 5,071 | 7,059 | 32,761 | 1,795,287 | 1,828,048 | 7,059 | - | |
| Consumer: | | | | | | | | | |
| Credit cards | 15,032 | 9,436 | 23,931 | 48,399 | 1,114,140 | 1,162,539 | - | 23,931 | |
| Home equity lines of credit | - | - | - | - | 2,216 | 2,216 | - | - | |
| Personal | 21,535 | 12,755 | 19,650 | 53,940 | 1,690,933 | 1,744,873 | 19,650 | - | |
| Auto | 103,873 | 24,943 | 39,333 | 168,149 | 3,605,143 | 3,773,292 | 39,333 | - | |
| Other | 976 | 258 | 1,207 | 2,441 | 151,092 | 153,533 | 885 | 322 | |
| Total | \$ 464,097 | \$ 160,058 | \$ 524,258 | \$ 1,148,413 | \$ 23,994,981 | \$ 25,143,394 | \$ 286,887 | \$ 237,371 | |

| (In thousands) | Variance | | | | | | Past due 90 days or more | |
|-----------------------------|--------------------|------------------|--------------------|-------------------|-------------------|-------------------|--------------------------|-------------------|
| | Past due | | | | Current | Loans HIP | Non-accrual loans | Accruing loans |
| | 30-59 days | 60-89 days | 90 days or more | Total past due | | | | |
| Commercial multi-family | \$ 1,633 | \$ - | \$ (356) | \$ 1,277 | \$ (654) | \$ 623 | \$ (356) | \$ - |
| Commercial real estate: | | | | | | | | |
| Non-owner occupied | (1,543) | 174 | 9 | (1,360) | 169,988 | 168,628 | 9 | - |
| Owner occupied | (226) | 1,449 | 1,315 | 2,538 | (15,800) | (13,262) | 1,315 | - |
| Commercial and industrial | 13,687 | 4,597 | (2,741) | 15,543 | 157,798 | 173,341 | (3,319) | 578 |
| Construction | (5,479) | - | - | (5,479) | 11,883 | 6,404 | - | - |
| Mortgage | (41,248) | 17,326 | (13,320) | (37,242) | 142,139 | 104,897 | (5,870) | (7,450) |
| Leasing | (791) | (410) | 308 | (893) | 59,897 | 59,004 | 308 | - |
| Consumer: | | | | | | | | |
| Credit cards | 1,178 | 1,979 | 3,283 | 6,440 | 17,910 | 24,350 | - | 3,283 |
| Home equity lines of credit | - | - | - | - | (85) | (85) | - | - |
| Personal | 191 | 398 | 1,357 | 1,946 | 7,262 | 9,208 | 1,342 | 15 |
| Auto | 490 | 1,147 | 8,495 | 10,132 | 35,183 | 45,315 | 8,495 | - |
| Other | (249) | 242 | (19) | (26) | 3,683 | 3,657 | 4 | (23) |
| Total | \$ (32,357) | \$ 26,902 | \$ (1,669) | \$ (7,124) | \$ 589,204 | \$ 582,080 | \$ 1,928 | \$ (3,597) |

Popular, Inc.

Financial Supplement to Third Quarter 2024 Earnings Release

Table J - Loan Delinquency - Popular U.S. Operations

(Unaudited)

| 30-Sep-24 | | | | | | | | | |
|-----------------------------|------------------|------------------|------------------|-------------------|----------------------|----------------------|--------------------------|----------------|--|
| 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 | \$ 1,060 | \$ - | \$ 8,700 | \$ 9,760 | \$ 2,090,008 | \$ 2,099,768 | \$ 8,700 | \$ - | |
| Commercial real estate: | | | | | | | | | |
| Non-owner occupied | 10,330 | 3,013 | 2,282 | 15,625 | 2,021,501 | 2,037,126 | 2,282 | - | |
| Owner occupied | 250 | 1,825 | 22,248 | 24,323 | 1,664,220 | 1,688,543 | 22,248 | - | |
| Commercial and industrial | 11,478 | 2,312 | 5,443 | 19,233 | 2,205,195 | 2,224,428 | 5,246 | 197 | |
| Construction | - | 34,349 | - | 34,349 | 888,615 | 922,964 | - | - | |
| Mortgage | 899 | 3,640 | 28,434 | 32,973 | 1,264,958 | 1,297,931 | 28,434 | - | |
| Consumer: | | | | | | | | | |
| Credit cards | - | - | - | - | 4 | 4 | - | - | |
| Home equity lines of credit | 74 | 984 | 3,834 | 4,892 | 62,668 | 67,560 | 3,834 | - | |
| Personal | 1,696 | 2,015 | 1,837 | 5,548 | 113,546 | 119,094 | 1,837 | - | |
| Other | 10 | 508 | 2 | 520 | 11,555 | 12,075 | 2 | - | |
| Total | \$ 25,797 | \$ 48,646 | \$ 72,780 | \$ 147,223 | \$ 10,322,270 | \$ 10,469,493 | \$ 72,583 | \$ 197 | |

| 30-Jun-24 | | | | | | | | | |
|-----------------------------|------------------|------------------|------------------|-------------------|----------------------|----------------------|--------------------------|----------------|--|
| 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 | \$ 2,962 | \$ - | \$ 8,700 | \$ 11,662 | \$ 2,067,907 | \$ 2,079,569 | \$ 8,700 | \$ - | |
| Commercial real estate: | | | | | | | | | |
| Non-owner occupied | 2,494 | 2,783 | 1,025 | 6,302 | 2,018,543 | 2,024,845 | 1,025 | - | |
| Owner occupied | - | 17,095 | 22,256 | 39,351 | 1,687,354 | 1,726,705 | 22,256 | - | |
| Commercial and industrial | 5,181 | 304 | 5,992 | 11,477 | 2,181,096 | 2,192,573 | 5,782 | 210 | |
| Construction | - | - | - | - | 921,820 | 921,820 | - | - | |
| Mortgage | 1,309 | 23,479 | 11,554 | 36,342 | 1,256,864 | 1,293,206 | 11,554 | - | |
| Consumer: | | | | | | | | | |
| Credit cards | - | - | - | - | 18 | 18 | - | - | |
| Home equity lines of credit | 890 | 462 | 3,780 | 5,132 | 61,644 | 66,776 | 3,780 | - | |
| Personal | 1,770 | 1,689 | 1,851 | 5,310 | 129,436 | 134,746 | 1,851 | - | |
| Other | 1,204 | - | - | 1,204 | 6,764 | 7,968 | - | - | |
| Total | \$ 15,810 | \$ 45,812 | \$ 55,158 | \$ 116,780 | \$ 10,331,446 | \$ 10,448,226 | \$ 54,948 | \$ 210 | |

| (In thousands) | Variance | | | | | | Past due 90 days or more | |
|-----------------------------|-----------------|-----------------|--------------------|-------------------|-------------------|------------------|--------------------------|-------------------|
| | Past due | | | | Current | Loans HIP | Non-accrual loans | Accruing loans |
| | 30-59 days | 60-89 days | 90 days or more | Total past due | | | | |
| Commercial multi-family | \$ (1,902) | \$ - | \$ - | \$ (1,902) | \$ 22,101 | \$ 20,199 | \$ - | \$ - |
| Commercial real estate: | | | | | | | | |
| Non-owner occupied | 7,836 | 230 | 1,257 | 9,323 | 2,958 | 12,281 | 1,257 | - |
| Owner occupied | 250 | (15,270) | (8) | (15,028) | (23,134) | (38,162) | (8) | - |
| Commercial and industrial | 6,297 | 2,008 | (549) | 7,756 | 24,099 | 31,855 | (536) | (13) |
| Construction | - | 34,349 | - | 34,349 | (33,205) | 1,144 | - | - |
| Mortgage | (410) | (19,839) | 16,880 | (3,369) | 8,094 | 4,725 | 16,880 | - |
| Consumer: | | | | | | | | |
| Credit cards | - | - | - | - | (14) | (14) | - | - |
| Home equity lines of credit | (816) | 522 | 54 | (240) | 1,024 | 784 | 54 | - |
| Personal | (74) | 326 | (14) | 238 | (15,890) | (15,652) | (14) | - |
| Other | (1,194) | 508 | 2 | (684) | 4,791 | 4,107 | 2 | - |
| Total | \$ 9,987 | \$ 2,834 | \$ 17,622 | \$ 30,443 | \$ (9,176) | \$ 21,267 | \$ 17,635 | \$ (13) |

Popular, Inc.

Financial Supplement to Third Quarter 2024 Earnings Release

Table K - Loan Delinquency - Consolidated

(Unaudited)

| 30-Sep-24 | | | | | | | | |
|-----------------------------|-------------------|-------------------|-------------------|---------------------|----------------------|----------------------|--------------------------|-------------------|
| 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 | \$ 2,926 | \$ - | \$ 8,787 | \$ 11,713 | \$ 2,393,589 | \$ 2,405,302 | \$ 8,787 | \$ - |
| Commercial real estate: | | | | | | | | |
| Non-owner occupied | 10,500 | 3,187 | 9,775 | 23,462 | 5,161,919 | 5,185,381 | 9,775 | - |
| Owner occupied | 1,794 | 3,506 | 48,848 | 54,148 | 3,038,245 | 3,092,393 | 48,848 | - |
| Commercial and industrial | 30,552 | 9,006 | 29,262 | 68,820 | 7,331,733 | 7,400,553 | 24,885 | 4,377 |
| Construction | - | 34,349 | - | 34,349 | 1,078,958 | 1,113,307 | - | - |
| Mortgage | 247,119 | 126,232 | 388,420 | 761,771 | 7,231,577 | 7,993,348 | 186,354 | 202,066 |
| Leasing | 19,840 | 4,661 | 7,367 | 31,868 | 1,855,184 | 1,887,052 | 7,367 | - |
| Consumer: | | | | | | | | |
| Credit cards | 16,210 | 11,415 | 27,214 | 54,839 | 1,132,054 | 1,186,893 | - | 27,214 |
| Home equity lines of credit | 74 | 984 | 3,834 | 4,892 | 64,799 | 69,691 | 3,834 | - |
| Personal | 23,422 | 15,168 | 22,844 | 61,434 | 1,811,741 | 1,873,175 | 22,829 | 15 |
| Auto | 104,363 | 26,090 | 47,828 | 178,281 | 3,640,326 | 3,818,607 | 47,828 | - |
| Other | 737 | 1,008 | 1,190 | 2,935 | 166,330 | 169,265 | 891 | 299 |
| Total | \$ 457,537 | \$ 235,606 | \$ 595,369 | \$ 1,288,512 | \$ 34,906,455 | \$ 36,194,967 | \$ 361,398 | \$ 233,971 |

| 30-Jun-24 | | | | | | | | |
|-----------------------------|-------------------|-------------------|-------------------|---------------------|----------------------|----------------------|--------------------------|-------------------|
| 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 | \$ 3,195 | \$ - | \$ 9,143 | \$ 12,338 | \$ 2,372,142 | \$ 2,384,480 | \$ 9,143 | \$ - |
| Commercial real estate: | | | | | | | | |
| Non-owner occupied | 4,207 | 2,783 | 8,509 | 15,499 | 4,988,973 | 5,004,472 | 8,509 | - |
| Owner occupied | 1,770 | 17,327 | 47,541 | 66,638 | 3,077,179 | 3,143,817 | 47,541 | - |
| Commercial and industrial | 10,568 | 2,401 | 32,552 | 45,521 | 7,149,836 | 7,195,357 | 28,740 | 3,812 |
| Construction | 5,479 | - | - | 5,479 | 1,100,280 | 1,105,759 | - | - |
| Mortgage | 288,777 | 128,745 | 384,860 | 802,382 | 7,081,344 | 7,883,726 | 175,344 | 209,516 |
| Leasing | 20,631 | 5,071 | 7,059 | 32,761 | 1,795,287 | 1,828,048 | 7,059 | - |
| Consumer: | | | | | | | | |
| Credit cards | 15,032 | 9,436 | 23,931 | 48,399 | 1,114,158 | 1,162,557 | - | 23,931 |
| Home equity lines of credit | 890 | 462 | 3,780 | 5,132 | 63,860 | 68,992 | 3,780 | - |
| Personal | 23,305 | 14,444 | 21,501 | 59,250 | 1,820,369 | 1,879,619 | 21,501 | - |
| Auto | 103,873 | 24,943 | 39,333 | 168,149 | 3,605,143 | 3,773,292 | 39,333 | - |
| Other | 2,180 | 258 | 1,207 | 3,645 | 157,856 | 161,501 | 885 | 322 |
| Total | \$ 479,907 | \$ 205,870 | \$ 579,416 | \$ 1,265,193 | \$ 34,326,427 | \$ 35,591,620 | \$ 341,835 | \$ 237,581 |

| (In thousands) | Variance | | | | | | Past due 90 days or more | |
|-----------------------------|--------------------|------------------|--------------------|-------------------|-------------------|-------------------|--------------------------|-------------------|
| | Past due | | | | Current | Loans HIP | Non-accrual loans | Accruing loans |
| | 30-59 days | 60-89 days | 90 days or more | Total past due | | | | |
| Commercial multi-family | \$ (269) | \$ - | \$ (356) | \$ (625) | \$ 21,447 | \$ 20,822 | \$ (356) | \$ - |
| Commercial real estate: | | | | | | | | |
| Non-owner occupied | 6,293 | 404 | 1,266 | 7,963 | 172,946 | 180,909 | 1,266 | - |
| Owner occupied | 24 | (13,821) | 1,307 | (12,490) | (38,934) | (51,424) | 1,307 | - |
| Commercial and industrial | 19,984 | 6,605 | (3,290) | 23,299 | 181,897 | 205,196 | (3,855) | 565 |
| Construction | (5,479) | 34,349 | - | 28,870 | (21,322) | 7,548 | - | - |
| Mortgage | (41,658) | (2,513) | 3,560 | (40,611) | 150,233 | 109,622 | 11,010 | (7,450) |
| Leasing | (791) | (410) | 308 | (893) | 59,897 | 59,004 | 308 | - |
| Consumer: | | | | | | | | |
| Credit cards | 1,178 | 1,979 | 3,283 | 6,440 | 17,896 | 24,336 | - | 3,283 |
| Home equity lines of credit | (816) | 522 | 54 | (240) | 939 | 699 | 54 | - |
| Personal | 117 | 724 | 1,343 | 2,184 | (8,628) | (6,444) | 1,328 | 15 |
| Auto | 490 | 1,147 | 8,495 | 10,132 | 35,183 | 45,315 | 8,495 | - |
| Other | (1,443) | 750 | (17) | (710) | 8,474 | 7,764 | 6 | (23) |
| Total | \$ (22,370) | \$ 29,736 | \$ 15,953 | \$ 23,319 | \$ 580,028 | \$ 603,347 | \$ 19,563 | \$ (3,610) |

Popular, Inc.
Financial Supplement to Third Quarter 2024 Earnings Release

Table L - Non-Performing Assets
(Unaudited)

| (In thousands) | 30-Sep-24 | As a % of loans HIP by category | 30-Jun-24 | As a % of loans HIP by category | 30-Sep-23 | As a % of loans HIP by category | Variance | |
|--|-----------|---------------------------------------|-----------|---------------------------------------|-----------|---------------------------------------|------------------------|------------------------|
| | | | | | | | Q3 2024 vs. Q2 2024 | Q3 2024 vs. Q3 2023 |
| Non-accrual loans: | | | | | | | | |
| Commercial | | | | | | | | |
| Commercial multi-family | \$8,787 | 0.4 % | \$9,143 | 0.4 % | \$588 | - % | \$(356) | \$8,199 |
| Commercial real estate non-owner occupied | 9,775 | 0.2 | 8,509 | 0.2 | 16,064 | 0.3 | 1,266 | (6,289) |
| Commercial real estate owner occupied | 48,848 | 1.6 | 47,541 | 1.5 | 38,966 | 1.3 | 1,307 | 9,882 |
| Commercial and industrial | 24,885 | 0.3 | 28,740 | 0.4 | 25,203 | 0.4 | (3,855) | (318) |
| Total Commercial | 92,295 | 0.5 | 93,933 | 0.5 | 80,821 | 0.5 | (1,638) | 11,474 |
| Construction | - | - | - | - | 6,578 | 0.7 | - | (6,578) |
| Leasing | 7,367 | 0.4 | 7,059 | 0.4 | 6,842 | 0.4 | 308 | 525 |
| Mortgage | 186,354 | 2.3 | 175,344 | 2.2 | 199,423 | 2.6 | 11,010 | (13,069) |
| Consumer | | | | | | | | |
| Home equity lines of credit | 3,834 | 5.5 | 3,780 | 5.5 | 4,085 | 6.1 | 54 | (251) |
| Personal | 22,829 | 1.2 | 21,501 | 1.1 | 21,219 | 1.1 | 1,328 | 1,610 |
| Auto | 47,828 | 1.3 | 39,333 | 1.0 | 40,268 | 1.1 | 8,495 | 7,560 |
| Other Consumer | 891 | 0.5 | 885 | 0.5 | 2,287 | 1.4 | 6 | (1,396) |
| Total Consumer | 75,382 | 1.1 | 65,499 | 0.9 | 67,859 | 1.0 | 9,883 | 7,523 |
| Total non-performing loans held-in-portfolio | 361,398 | 1.0 % | 341,835 | 1.0 % | 361,523 | 1.1 % | 19,563 | (125) |
| Other real estate owned ("OREO") | 63,028 | | 70,225 | | 82,322 | | (7,197) | (19,294) |
| Total non-performing assets [1] | \$424,426 | | \$412,060 | | \$443,845 | | \$12,366 | \$(19,419) |
| Accruing loans past due 90 days or more [2] | \$233,971 | | \$237,581 | | \$264,212 | | \$(3,610) | \$(30,241) |

Ratios:

| | | | |
|--|--------|--------|--------|
| Non-performing assets to total assets | 0.60% | 0.57% | 0.64% |
| Non-performing loans held-in-portfolio to loans held-in-portfolio | 1.00 | 0.96 | 1.06 |
| Allowance for credit losses to loans held-in-portfolio | 2.06 | 2.05 | 2.09 |
| Allowance for credit losses to non-performing loans, excluding loans held-for-sale | 205.96 | 213.58 | 196.69 |

[1] There were no non-performing loans held-for-sale as of September 30, 2024, June 30, 2024 and September 30, 2023.

[2] 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. The balance of these loans includes \$9 million at September 30, 2024, related to the rebooking of loans previously pooled into GNMA securities, in which the Corporation had a buy-back option as further described below (June 30, 2024 - \$10 million; September 30, 2023 - \$8 million). Under the GNMA program, issuers such as BPPR have the option but not the obligation to repurchase loans that are 90 days or more past due. For accounting purposes, these loans subject to the repurchase option are required to be reflected (rebooked) on the financial statements of BPPR with an offsetting liability. These balances include \$70 million of residential mortgage loans insured by FHA or guaranteed by the VA that are no longer accruing interest as of September 30, 2024 (June 30, 2024 - \$81 million; September 30, 2023 - \$115 million). Furthermore, the Corporation has approximately \$32 million in reverse mortgage loans which are guaranteed by FHA, but which are currently not accruing interest. Due to the guaranteed nature of the loans, it is the Corporation's policy to exclude these balances from non-performing assets (June 30, 2024- \$34 million; September 30, 2023 - \$39 million).

Popular, Inc.

Financial Supplement to Third Quarter 2024 Earnings Release

Table M - Activity in Non-Performing Loans

(Unaudited)

Commercial loans held-in-portfolio:

| (In thousands) | Quarter ended 30-Sep-24 | | | Quarter ended 30-Jun-24 | | |
|---|----------------------------|--------------|---------------|----------------------------|--------------|---------------|
| | BPPR | Popular U.S. | Popular, Inc. | BPPR | Popular U.S. | Popular, Inc. |
| Beginning balance NPLs | \$56,170 | \$37,763 | \$93,933 | \$63,323 | \$21,407 | \$84,730 |
| Plus: | | | | | | |
| New non-performing loans | 4,460 | 2,582 | 7,042 | 4,031 | 21,940 | 25,971 |
| Advances on existing non-performing loans | - | 3 | 3 | - | 282 | 282 |
| Less: | | | | | | |
| Non-performing loans transferred to OREO | - | - | - | (280) | - | (280) |
| Non-performing loans charged-off | (4,085) | (82) | (4,167) | (5,700) | - | (5,700) |
| Loans returned to accrual status / loan collections | (2,726) | (1,790) | (4,516) | (5,204) | (5,866) | (11,070) |
| Ending balance NPLs | \$53,819 | \$38,476 | \$92,295 | \$56,170 | \$37,763 | \$93,933 |

Mortgage loans held-in-portfolio:

| (In thousands) | Quarter ended 30-Sep-24 | | | Quarter ended 30-Jun-24 | | |
|---|----------------------------|--------------|---------------|----------------------------|--------------|---------------|
| | BPPR | Popular U.S. | Popular, Inc. | BPPR | Popular U.S. | Popular, Inc. |
| Beginning balance NPLs | \$163,790 | \$11,554 | \$175,344 | \$166,473 | \$28,071 | \$194,544 |
| Plus: | | | | | | |
| New non-performing loans | 32,125 | 20,386 | 52,511 | 37,009 | 3,967 | 40,976 |
| Advances on existing non-performing loans | - | 29 | 29 | - | 16 | 16 |
| Less: | | | | | | |
| Non-performing loans transferred to OREO | (4,016) | - | (4,016) | (4,260) | (24) | (4,284) |
| Non-performing loans charged-off | 54 | - | 54 | 110 | (18) | 92 |
| Loans returned to accrual status / loan collections | (34,033) | (3,535) | (37,568) | (35,542) | (20,458) | (56,000) |
| Ending balance NPLs | \$157,920 | \$28,434 | \$186,354 | \$163,790 | \$11,554 | \$175,344 |

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

| (In thousands) | Quarter ended 30-Sep-24 | | | Quarter ended 30-Jun-24 | | |
|---|----------------------------|--------------|---------------|----------------------------|--------------|---------------|
| | BPPR | Popular U.S. | Popular, Inc. | BPPR | Popular U.S. | Popular, Inc. |
| Beginning balance NPLs | \$219,960 | \$49,317 | \$269,277 | \$229,796 | \$49,478 | \$279,274 |
| Plus: | | | | | | |
| New non-performing loans | 36,585 | 22,968 | 59,553 | 41,040 | 25,907 | 66,947 |
| Advances on existing non-performing loans | - | 32 | 32 | - | 298 | 298 |
| Less: | | | | | | |
| Non-performing loans transferred to OREO | (4,016) | - | (4,016) | (4,540) | (24) | (4,564) |
| Non-performing loans charged-off | (4,031) | (82) | (4,113) | (5,590) | (18) | (5,608) |
| Loans returned to accrual status / loan collections | (36,759) | (5,325) | (42,084) | (40,746) | (26,324) | (67,070) |
| Ending balance NPLs | \$211,739 | \$66,910 | \$278,649 | \$219,960 | \$49,317 | \$269,277 |

Popular, Inc.

Financial Supplement to Third Quarter 2024 Earnings Release

Table N - Allowance for Credit Losses, Net Charge-offs and Related Ratios

(Unaudited)

| (In thousands) | Quarters ended | | |
|--|------------------|------------------|------------------|
| | 30-Sep-24 | 30-Jun-24 | 30-Sep-23 |
| Balance at beginning of period - loans held-in-portfolio | \$730,077 | \$739,544 | \$700,200 |
| Provision for credit losses | 72,769 | 44,157 | 43,514 |
| Initial allowance for credit losses - PCD Loans | 3 | 6 | 9 |
| | 802,849 | 783,707 | 743,723 |
| Net loans charge-off (recovered)- BPPR | | | |
| Commercial: | | | |
| Commercial real estate non-owner occupied | 10 | (44) | (168) |
| Commercial real estate owner occupied | (1,554) | (1,134) | 166 |
| Commercial and industrial | 4,729 | 6,021 | (10,547) |
| Total Commercial | 3,185 | 4,843 | (10,549) |
| Construction | (1,036) | - | 2,611 |
| Leasing | 2,256 | 2,700 | 1,442 |
| Mortgage | (3,894) | (3,749) | (3,800) |
| Consumer: | | | |
| Credit cards | 14,857 | 13,712 | 8,631 |
| Home equity lines of credit | (76) | 41 | (30) |
| Personal | 22,186 | 20,975 | 17,303 |
| Auto | 16,901 | 10,257 | 9,691 |
| Other Consumer | 202 | 529 | 301 |
| Total Consumer | 54,070 | 45,514 | 35,896 |
| Total net charged-off BPPR | \$54,581 | \$49,308 | \$25,600 |
| Net loans charge-off (recovered) - Popular U.S. | | | |
| Commercial: | | | |
| Commercial multi-family | (5) | (4) | (1) |
| Commercial real estate non-owner occupied | (8) | (42) | (66) |
| Commercial real estate owner occupied | (19) | (59) | 1,202 |
| Commercial and industrial | 372 | 988 | 899 |
| Total Commercial | 340 | 883 | 2,034 |
| Construction | - | (100) | - |
| Mortgage | (46) | (17) | (62) |
| Consumer: | | | |
| Home equity lines of credit | (120) | (383) | 12 |
| Personal | 3,751 | 3,941 | 5,032 |
| Other Consumer | 23 | (2) | 39 |
| Total Consumer | 3,654 | 3,556 | 5,083 |
| Total net charged-off Popular U.S. | \$3,948 | \$4,322 | \$7,055 |
| Total loans charged-off - Popular, Inc. | \$58,529 | \$53,630 | \$32,655 |
| Balance at end of period - loans held-in-portfolio | \$744,320 | \$730,077 | \$711,068 |
| Balance at beginning of period - unfunded commitments | \$18,884 | \$16,767 | \$11,593 |
| Provision for credit losses (benefit) | (500) | 2,117 | 1,691 |
| Balance at end of period - unfunded commitments [2] | \$18,384 | \$18,884 | \$13,284 |

POPULAR, INC.

| | | | |
|--|----------|---------|----------|
| Annualized net charge-offs (recoveries) to average loans held-in-portfolio | 0.65 % | 0.61 % | 0.39 % |
| Provision for credit losses (benefit) - loan portfolios to net charge-offs | 124.33 % | 82.34 % | 133.25 % |

BPPR

| | | | |
|--|----------|---------|----------|
| Annualized net charge-offs (recoveries) to average loans held-in-portfolio | 0.86 % | 0.79 % | 0.44 % |
| Provision for credit losses (benefit) - loan portfolios to net charge-offs | 141.34 % | 98.53 % | 211.00 % |

Popular U.S.

| | | | |
|--|-----------|-----------|------------|
| Annualized net charge-offs (recoveries) to average loans held-in-portfolio | 0.15 % | 0.16 % | 0.28 % |
| Provision for credit losses (benefit) - loan portfolios to net charge-offs | (110.89)% | (102.45)% | (148.87) % |

[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 Third Quarter 2024 Earnings Release

Table O - Allowance for Credit Losses "ACL"- Loan Portfolios - BPPR Operations

(Unaudited)

| 30-Sep-24 | | | |
|---|------------------|-------------------------------|--------------------------------|
| BPPR | | | |
| (In thousands) | Total ACL | Total loans held-in-portfolio | ACL to loans held-in-portfolio |
| Commercial: | | | |
| Commercial multi-family | \$2,886 | \$305,534 | 0.94 % |
| Commercial real estate - non-owner occupied | 56,720 | 3,148,255 | 1.80 % |
| Commercial real estate - owner occupied | 38,511 | 1,403,850 | 2.74 % |
| Commercial and industrial | 123,131 | 5,176,125 | 2.38 % |
| Total commercial | \$221,248 | \$10,033,764 | 2.21 % |
| Construction | 3,704 | 190,343 | 1.95 % |
| Mortgage | 72,576 | 6,695,417 | 1.08 % |
| Leasing | 15,854 | 1,887,052 | 0.84 % |
| Consumer: | | | |
| Credit cards | 92,694 | 1,186,889 | 7.81 % |
| Home equity lines of credit | 69 | 2,131 | 3.24 % |
| Personal | 92,067 | 1,754,081 | 5.25 % |
| Auto | 161,313 | 3,818,607 | 4.22 % |
| Other consumer | 6,649 | 157,190 | 4.23 % |
| Total consumer | \$352,792 | \$6,918,898 | 5.10 % |
| Total | \$666,174 | \$25,725,474 | 2.59 % |

| 30-Jun-24 | | | |
|---|------------------|-------------------------------|--------------------------------|
| BPPR | | | |
| (In thousands) | Total ACL | Total loans held-in-portfolio | ACL to loans held-in-portfolio |
| Commercial: | | | |
| Commercial multi-family | \$3,303 | \$304,911 | 1.08 % |
| Commercial real estate - non-owner occupied | 53,386 | 2,979,627 | 1.79 % |
| Commercial real estate - owner occupied | 39,375 | 1,417,112 | 2.78 % |
| Commercial and industrial | 111,263 | 5,002,784 | 2.22 % |
| Total commercial | \$207,327 | \$9,704,434 | 2.14 % |
| Construction | 3,638 | 183,939 | 1.98 % |
| Mortgage | 73,900 | 6,590,520 | 1.12 % |
| Leasing | 14,385 | 1,828,048 | 0.79 % |
| Consumer: | | | |
| Credit cards | 86,313 | 1,162,539 | 7.42 % |
| Home equity lines of credit | 83 | 2,216 | 3.75 % |
| Personal | 94,021 | 1,744,873 | 5.39 % |
| Auto | 157,449 | 3,773,292 | 4.17 % |
| Other consumer | 6,489 | 153,533 | 4.23 % |
| Total consumer | \$344,355 | \$6,836,453 | 5.04 % |
| Total | \$643,605 | \$25,143,394 | 2.56 % |

| (In thousands) | Variance | | |
|---|-----------------|-------------------------------|--------------------------------|
| | Total ACL | Total loans held-in-portfolio | ACL to loans held-in-portfolio |
| Commercial: | | | |
| Commercial multi-family | \$(417) | \$623 | (0.14)% |
| Commercial real estate - non-owner occupied | 3,334 | 168,628 | 0.01 % |
| Commercial real estate - owner occupied | (864) | (13,262) | (0.04)% |
| Commercial and industrial | 11,868 | 173,341 | 0.16 % |
| Total commercial | \$13,921 | \$329,330 | 0.07 % |
| Construction | 66 | 6,404 | (0.03)% |
| Mortgage | (1,324) | 104,897 | (0.04)% |
| Leasing | 1,469 | 59,004 | 0.05 % |
| Consumer: | | | |
| Credit cards | 6,381 | 24,350 | 0.39 % |
| Home equity lines of credit | (14) | (85) | (0.51)% |
| Personal | (1,954) | 9,208 | (0.14)% |
| Auto | 3,864 | 45,315 | 0.05 % |
| Other consumer | 160 | 3,657 | - % |
| Total consumer | \$8,437 | \$82,445 | 0.06 % |
| Total | \$22,569 | \$582,080 | 0.03 % |

Popular, Inc.

Financial Supplement to Third Quarter 2024 Earnings Release

Table P - Allowance for Credit Losses "ACL" - Loan Portfolios - POPULAR U.S. Operations

(Unaudited)

| 30-Sep-24 | | | |
|---|-----------------|-------------------------------|--------------------------------|
| Popular U.S. | | | |
| (In thousands) | Total ACL | Total loans held-in-portfolio | ACL to loans held-in-portfolio |
| Commercial: | | | |
| Commercial multi-family | \$6,756 | \$2,099,768 | 0.32 % |
| Commercial real estate - non-owner occupied | 10,910 | 2,037,126 | 0.54 % |
| Commercial real estate - owner occupied | 14,404 | 1,688,543 | 0.85 % |
| Commercial and industrial | 13,230 | 2,224,428 | 0.59 % |
| Total commercial | \$45,300 | \$8,049,865 | 0.56 % |
| Construction | 9,510 | 922,964 | 1.03 % |
| Mortgage | 9,074 | 1,297,931 | 0.70 % |
| Consumer: | | | |
| Credit cards | - | 4 | - % |
| Home equity lines of credit | 1,785 | 67,560 | 2.64 % |
| Personal | 12,475 | 119,094 | 10.47 % |
| Other consumer | 2 | 12,075 | 0.02 % |
| Total consumer | \$14,262 | \$198,733 | 7.18 % |
| Total | \$78,146 | \$10,469,493 | 0.75 % |

| 30-Jun-24 | | | |
|---|-----------------|-------------------------------|--------------------------------|
| Popular U.S. | | | |
| (In thousands) | Total ACL | Total loans held-in-portfolio | ACL to loans held-in-portfolio |
| Commercial: | | | |
| Commercial multi-family | \$7,877 | \$2,079,569 | 0.38 % |
| Commercial real estate - non-owner occupied | 10,849 | 2,024,845 | 0.54 % |
| Commercial real estate - owner occupied | 18,815 | 1,726,705 | 1.09 % |
| Commercial and industrial | 15,219 | 2,192,573 | 0.69 % |
| Total commercial | \$52,760 | \$8,023,692 | 0.66 % |
| Construction | 9,251 | 921,820 | 1.00 % |
| Mortgage | 9,389 | 1,293,206 | 0.73 % |
| Consumer: | | | |
| Credit cards | - | 18 | - % |
| Home equity lines of credit | 1,643 | 66,776 | 2.46 % |
| Personal | 13,427 | 134,746 | 9.96 % |
| Other consumer | 2 | 7,968 | 0.03 % |
| Total consumer | \$15,072 | \$209,508 | 7.19 % |
| Total | \$86,472 | \$10,448,226 | 0.83 % |

| (In thousands) | Variance | | |
|---|------------------|-------------------------------|--------------------------------|
| | Total ACL | Total loans held-in-portfolio | ACL to loans held-in-portfolio |
| Commercial: | | | |
| Commercial multi-family | \$(1,121) | \$20,199 | (0.06)% |
| Commercial real estate - non-owner occupied | 61 | 12,281 | - % |
| Commercial real estate - owner occupied | (4,411) | (38,162) | (0.24)% |
| Commercial and industrial | (1,989) | 31,855 | (0.10)% |
| Total commercial | \$(7,460) | \$26,173 | (0.10)% |
| Construction | 259 | 1,144 | 0.03 % |
| Mortgage | (315) | 4,725 | (0.03)% |
| Consumer: | | | |
| Credit cards | - | (14) | - % |
| Home equity lines of credit | 142 | 784 | 0.18 % |
| Personal | (952) | (15,652) | 0.51 % |
| Other consumer | - | 4,107 | (0.01)% |
| Total consumer | \$(810) | \$(10,775) | (0.01)% |
| Total | \$(8,326) | \$21,267 | (0.08)% |

Popular, Inc.

Financial Supplement to Third Quarter 2024 Earnings Release

Table Q - Allowance for Credit Losses "ACL"- Loan Portfolios - Consolidated
(Unaudited)

| 30-Sep-24 | | | |
|---|------------------|-------------------------------|--------------------------------|
| (In thousands) | Total ACL | Total loans held-in-portfolio | ACL to loans held-in-portfolio |
| Commercial: | | | |
| Commercial multi-family | \$9,642 | \$2,405,302 | 0.40 % |
| Commercial real estate - non-owner occupied | 67,630 | 5,185,381 | 1.30 % |
| Commercial real estate - owner occupied | 52,915 | 3,092,393 | 1.71 % |
| Commercial and industrial | 136,361 | 7,400,553 | 1.84 % |
| Total commercial | \$266,548 | \$18,083,629 | 1.47 % |
| Construction | 13,214 | 1,113,307 | 1.19 % |
| Mortgage | 81,650 | 7,993,348 | 1.02 % |
| Leasing | 15,854 | 1,887,052 | 0.84 % |
| Consumer: | | | |
| Credit cards | 92,694 | 1,186,893 | 7.81 % |
| Home equity lines of credit | 1,854 | 69,691 | 2.66 % |
| Personal | 104,542 | 1,873,175 | 5.58 % |
| Auto | 161,313 | 3,818,607 | 4.22 % |
| Other consumer | 6,651 | 169,265 | 3.93 % |
| Total consumer | \$367,054 | \$7,117,631 | 5.16 % |
| Total | \$744,320 | \$36,194,967 | 2.06 % |

| 30-Jun-24 | | | |
|---|------------------|-------------------------------|--------------------------------|
| (In thousands) | Total ACL | Total loans held-in-portfolio | ACL to loans held-in-portfolio |
| Commercial: | | | |
| Commercial multi-family | \$11,180 | \$2,384,480 | 0.47 % |
| Commercial real estate - non-owner occupied | 64,235 | 5,004,472 | 1.28 % |
| Commercial real estate - owner occupied | 58,190 | 3,143,817 | 1.85 % |
| Commercial and industrial | 126,482 | 7,195,357 | 1.76 % |
| Total commercial | \$260,087 | \$17,728,126 | 1.47 % |
| Construction | 12,889 | 1,105,759 | 1.17 % |
| Mortgage | 83,289 | 7,883,726 | 1.06 % |
| Leasing | 14,385 | 1,828,048 | 0.79 % |
| Consumer: | | | |
| Credit cards | 86,313 | 1,162,557 | 7.42 % |
| Home equity lines of credit | 1,726 | 68,992 | 2.50 % |
| Personal | 107,448 | 1,879,619 | 5.72 % |
| Auto | 157,449 | 3,773,292 | 4.17 % |
| Other consumer | 6,491 | 161,501 | 4.02 % |
| Total consumer | \$359,427 | \$7,045,961 | 5.10 % |
| Total | \$730,077 | \$35,591,620 | 2.05 % |

| | Variance | | |
|---|-----------------|-------------------------------|--------------------------------|
| (In thousands) | Total ACL | Total loans held-in-portfolio | ACL to loans held-in-portfolio |
| Commercial: | | | |
| Commercial multi-family | \$(1,538) | \$20,822 | (0.07) % |
| Commercial real estate - non-owner occupied | 3,395 | 180,909 | 0.02 % |
| Commercial real estate - owner occupied | (5,275) | (51,424) | (0.14) % |
| Commercial and industrial | 9,879 | 205,196 | 0.08 % |
| Total commercial | \$6,461 | \$355,503 | - % |
| Construction | 325 | 7,548 | 0.02 % |
| Mortgage | (1,639) | 109,622 | (0.04) % |
| Leasing | 1,469 | 59,004 | 0.05 % |
| Consumer: | | | |
| Credit cards | 6,381 | 24,336 | 0.39 % |
| Home equity lines of credit | 128 | 699 | 0.16 % |
| Personal | (2,906) | (6,444) | (0.14) % |
| Auto | 3,864 | 45,315 | 0.05 % |
| Other consumer | 160 | 7,764 | (0.09) % |
| Total consumer | \$7,627 | \$71,670 | 0.06 % |
| Total | \$14,243 | \$603,347 | 0.01 % |

Popular, Inc.**Financial Supplement to Third Quarter 2024 Earnings Release****Table R - Reconciliation to GAAP Financial Measures****(Unaudited)**

| (In thousands, except share or per share information) | 30-Sep-24 | 30-Jun-24 | 30-Sep-23 |
|---|---------------------|---------------------|---------------------|
| Total stockholders' equity | \$5,790,514 | \$5,372,678 | \$4,457,608 |
| Less: Preferred stock | (22,143) | (22,143) | (22,143) |
| Less: Goodwill | (804,428) | (804,428) | (804,428) |
| Less: Other intangibles | (7,531) | (8,235) | (10,559) |
| Total tangible common equity | \$4,956,412 | \$4,537,872 | \$3,620,478 |
| Total assets | \$71,323,074 | \$72,845,072 | \$69,736,936 |
| Less: Goodwill | (804,428) | (804,428) | (804,428) |
| Less: Other intangibles | (7,531) | (8,235) | (10,559) |
| Total tangible assets | \$70,511,115 | \$72,032,409 | \$68,921,949 |
| Tangible common equity to tangible assets | 7.03 % | 6.30 % | 5.25 % |
| Common shares outstanding at end of period | 71,787,349 | 72,365,926 | 72,127,595 |
| Tangible book value per common share | \$69.04 | \$62.71 | \$50.20 |

| | Quarterly average | | |
|--|-------------------|-------------|-------------|
| Total stockholders' equity [1] | \$6,460,517 | \$6,303,672 | \$5,909,649 |
| Average unrealized (gains) losses on AFS securities transferred to HTM | 550,971 | 595,362 | 726,715 |
| Adjusted total stockholder's equity | 7,011,488 | 6,899,034 | 6,636,364 |
| Less: Preferred Stock | (22,143) | (22,143) | (22,143) |
| Less: Goodwill | (804,427) | (804,427) | (827,177) |
| Less: Other intangibles | (7,995) | (8,706) | (11,083) |
| Total tangible equity | \$6,176,923 | \$6,063,758 | \$5,775,961 |
| Return on average tangible common equity | 9.98 % | 11.77 % | 9.36 % |

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

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