

Popular, Inc.
Financial Supplement to First Quarter 2026 Earnings Release

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

	Quarters ended		
	31-Mar-26	31-Dec-25	31-Mar-25
Basic EPS	\$3.78	\$3.53	\$2.56
Diluted EPS	\$3.78	\$3.53	\$2.56
Average common shares outstanding	64,818,440	65,997,636	69,280,137
Average common shares outstanding - assuming dilution	64,877,543	66,030,817	69,307,681
Common shares outstanding at end of period	64,654,788	65,719,385	68,984,148
Market value per common share	\$134.17	\$124.52	\$92.37
Market capitalization - (In millions)	\$8,675	\$8,183	\$6,372
Return on average assets	1.29%	1.23%	0.96%
Return on average common equity	13.76%	12.81%	10.07%
Net interest margin (non-taxable equivalent basis)	3.66%	3.61%	3.40%
Net interest margin (taxable equivalent basis) -non-GAAP	4.14%	4.03%	3.73%
Common equity per share	\$97.27	\$94.75	\$83.75
Tangible common book value per common share (non-GAAP) [1]	\$84.98	\$82.65	\$72.02
Tangible common equity to tangible assets (non-GAAP) [1]	7.29%	7.29%	6.78%
Return on average tangible common equity [1]	15.46%	14.39%	11.36%
Tier 1 capital	15.98%	15.77%	16.16%
Total capital	17.71%	17.50%	17.91%
Tier 1 leverage	8.60%	8.65%	8.50%
Common Equity Tier 1 capital	15.92%	15.72%	16.11%

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

POPULAR, INC.

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Table B - Consolidated Statement of Operations

(Unaudited)

(In thousands, except per share information)	Quarters ended		Variance	Quarter ended	Variance
	31-Mar-26	31-Dec-25	vs. Q4 2025	31-Mar-25	vs. Q1 2025
Interest income:					
Loans	\$702,149	\$709,819	\$(7,670)	\$666,673	\$35,476
Money market investments	44,240	48,221	(3,981)	70,166	(25,926)
Investment securities	200,827	197,450	3,377	180,159	20,668
Total interest income	947,216	955,490	(8,274)	916,998	30,218
Interest expense:					
Deposits	259,418	281,543	(22,125)	297,863	(38,445)
Short-term borrowings	5,703	4,476	1,227	1,426	4,277
Long-term debt	11,915	11,919	(4)	12,112	(197)
Total interest expense	277,036	297,938	(20,902)	311,401	(34,365)
Net interest income	670,180	657,552	12,628	605,597	64,583
Provision for credit losses	75,886	72,016	3,870	64,081	11,805
Net interest income after provision for credit losses	594,294	585,536	8,758	541,516	52,778
Service charges on deposit accounts	38,766	38,911	(145)	39,054	(288)
Other service fees	102,921	106,505	(3,584)	94,508	8,413
Mortgage banking activities	4,213	3,624	589	3,689	524
Net gain (loss), including impairment, on equity securities	1,029	(2,049)	3,078	(414)	1,443
Net gain on trading account debt securities	261	452	(191)	520	(259)
Adjustments to indemnity reserves on loans sold	35	(503)	538	173	(138)
Other operating income	18,401	19,346	(945)	14,531	3,870
Total non-interest income	165,626	166,286	(660)	152,061	13,565
Operating expenses:					
Personnel costs					
Salaries	134,813	139,665	(4,852)	130,950	3,863
Commissions, incentives and other bonuses	34,903	36,394	(1,491)	37,986	(3,083)
Profit sharing	(1,203)	12,801	(14,004)	-	(1,203)
Pension, postretirement and medical insurance	14,896	17,556	(2,660)	14,566	330
Other personnel costs, including payroll taxes	32,660	23,742	8,918	29,211	3,449
Total personnel costs	216,069	230,158	(14,089)	212,713	3,356
Net occupancy expenses	27,299	27,772	(473)	27,218	81
Equipment expenses	5,229	5,706	(477)	5,302	(73)
Other taxes	17,677	17,615	62	18,725	(1,048)
Professional fees	25,553	29,357	(3,804)	26,825	(1,272)
Technology and software expenses	89,139	86,124	3,015	83,668	5,471
Processing and transactional services					
Credit and debit cards	14,206	15,470	(1,264)	12,926	1,280
Other processing and transactional services	24,881	22,866	2,015	24,855	26
Total processing and transactional services	39,087	38,336	751	37,781	1,306
Communications	4,509	4,520	(11)	4,904	(395)
Business promotion					
Rewards and customer loyalty programs	15,392	17,741	(2,349)	16,365	(973)
Other business promotion	7,468	12,178	(4,710)	7,310	158
Total business promotion	22,860	29,919	(7,059)	23,675	(815)
Deposit insurance	9,917	(5,946)	15,863	10,035	(118)
Other real estate owned (OREO) expense (income)	(4,618)	(2,531)	(2,087)	(3,330)	(1,288)
Other operating expenses					
Operational losses	3,975	2,624	1,351	6,138	(2,163)
All other	10,230	9,168	1,062	16,761	(6,531)
Total other operating expenses	14,205	11,792	2,413	22,899	(8,694)
Amortization of intangibles	384	384	-	597	(213)

Total operating expenses	467,310	473,206	(5,896)	471,012	(3,702)
Income before income tax	292,610	278,616	13,994	222,565	70,045
Income tax expense	46,936	44,716	2,220	45,063	1,873
Net income	\$245,674	\$233,900	\$11,774	\$177,502	\$68,172
Net income applicable to common stock	\$245,321	\$233,547	\$11,774	\$177,149	\$68,172
Net income per common share - basic	\$3.78	\$3.53	\$0.25	\$2.56	\$1.22
Net income per common share - diluted	\$3.78	\$3.53	\$0.25	\$2.56	\$1.22
Dividends Declared per Common Share	\$0.75	\$0.75	\$-	\$0.70	\$0.05

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Table C - Consolidated Statement of Financial Condition

(Unaudited)

(In thousands)	31-Mar-26	31-Dec-25	31-Mar-25	Variance Q1 2026 vs. Q4 2025
Assets:				
Cash and due from banks	\$384,922	\$402,755	\$380,165	\$(17,833)
Money market investments	4,655,699	4,626,506	6,195,028	29,193
Trading account debt securities, at fair value	30,449	36,569	28,477	(6,120)
Debt securities available-for-sale, at fair value	21,733,269	20,574,972	19,493,180	1,158,297
Debt securities held-to-maturity, at amortized cost	6,962,659	7,327,529	7,648,718	(364,870)
Less: Allowance for credit losses	5,900	5,812	5,481	88
Debt securities held-to-maturity, net	<u>6,956,759</u>	<u>7,321,717</u>	<u>7,643,237</u>	<u>(364,958)</u>
Equity securities	217,167	229,848	205,021	(12,681)
Loans held-for-sale, at lower of cost or fair value	5,603	9,998	5,077	(4,395)
Loans held-in-portfolio	39,703,844	39,749,142	37,675,070	(45,298)
Less: Unearned income	414,142	421,624	421,038	(7,482)
Allowance for credit losses	823,729	808,056	762,148	15,673
Total loans held-in-portfolio, net	<u>38,465,973</u>	<u>38,519,462</u>	<u>36,491,884</u>	<u>(53,489)</u>
Premises and equipment, net	706,233	685,820	625,237	20,413
Other real estate	45,680	42,433	52,114	3,247
Accrued income receivable	308,617	300,824	262,720	7,793
Mortgage servicing rights, at fair value	94,232	96,356	104,743	(2,124)
Other assets	1,731,769	1,705,977	1,742,540	25,792
Goodwill	789,954	789,954	802,954	-
Other intangible assets	4,692	5,076	6,229	(384)
Total assets	<u>\$76,131,018</u>	<u>\$75,348,267</u>	<u>\$74,038,606</u>	<u>\$782,751</u>
Liabilities and Stockholders' Equity:				
Liabilities:				
Deposits:				
Non-interest bearing	\$15,785,788	\$15,304,209	\$15,160,801	\$481,579
Interest bearing	51,825,528	50,885,884	50,658,454	939,644
Total deposits	<u>67,611,316</u>	<u>66,190,093</u>	<u>65,819,255</u>	<u>1,421,223</u>
Assets sold under agreements to repurchase	34,576	39,001	57,268	(4,425)
Other short-term borrowings	350,000	650,000	200,000	(300,000)
Notes payable	734,981	759,577	833,149	(24,596)
Other liabilities	1,089,059	1,460,517	1,329,239	(371,458)
Total liabilities	<u>69,819,932</u>	<u>69,099,188</u>	<u>68,238,911</u>	<u>720,744</u>
Stockholders' equity:				
Preferred stock	22,143	22,143	22,143	-
Common stock	1,049	1,049	1,049	-
Surplus	4,928,636	4,924,296	4,912,886	4,340
Retained earnings	5,403,176	5,206,497	4,699,697	196,679
Treasury stock	(2,875,230)	(2,722,819)	(2,346,093)	(152,411)
Accumulated other comprehensive loss, net of tax	(1,168,688)	(1,182,087)	(1,489,987)	13,399
Total stockholders' equity	<u>6,311,086</u>	<u>6,249,079</u>	<u>5,799,695</u>	<u>62,007</u>
Total liabilities and stockholders' equity	<u>\$76,131,018</u>	<u>\$75,348,267</u>	<u>\$74,038,606</u>	<u>\$782,751</u>

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

For the quarters ended March 31, 2026 and December 31, 2025

(Unaudited)

Average Volume			Average Yields / Costs			Interest			Variance Attributable to			
31-Mar-26	31-Dec-25	Variance	31-Mar-26	31-Dec-25	Variance	31-Mar-26	31-Dec-25	Variance	Rate	Volume		
(In millions)						(In thousands)						
\$ 4,850	\$ 4,810	\$ 40	3.70 %	3.98 %	(0.28)%	Money market investments	\$ 44,240	\$ 48,221	\$ (3,981)	\$ (4,385)	404	
29,810	28,892	918	3.52	3.43	0.09	Investment securities [1]	258,897	249,672	9,225	30	9,195	
34	32	2	5.56	5.26	0.30	Trading securities	463	430	33	15	18	
Total money market, investment and trading securities						303,600	298,323	5,277	(4,340)	9,617		
Loans:												
19,723	19,395	328	6.71	6.75	(0.04)	Commercial	326,387	330,093	(3,706)	(9,231)	5,525	
1,697	1,639	58	8.14	8.20	(0.06)	Construction	34,068	33,871	197	(969)	1,166	
1,985	1,991	(6)	7.35	7.27	0.08	Leasing	36,459	36,178	281	391	(110)	
8,664	8,591	73	6.08	6.02	0.06	Mortgage	131,679	129,278	2,401	1,307	1,094	
3,309	3,294	15	13.86	13.59	0.27	Consumer	113,129	112,828	301	(268)	569	
3,892	3,933	(41)	9.33	9.20	0.13	Auto	89,496	91,216	(1,720)	(778)	(942)	
39,270	38,843	427	7.53	7.51	0.02	Total loans	731,218	733,464	(2,246)	(9,548)	7,302	
\$ 73,964	\$ 72,577	\$ 1,387	5.66 %	5.65 %	0.01 %	Total earning assets	\$ 1,034,818	\$ 1,031,787	\$ 3,031	\$ (13,888)	\$ 16,919	
Interest bearing deposits:												
\$ 8,554	\$ 8,354	\$ 200	1.62 %	1.74 %	(0.12)%	NOW and money market	\$ 34,159	\$ 36,632	\$ (2,473)	\$ (3,502)	1,029	
14,633	14,532	101	0.77	0.79	(0.02)	Savings	27,714	29,095	(1,381)	(1,177)	(204)	
8,714	8,859	(145)	2.99	3.08	(0.09)	Time deposits	64,243	68,777	(4,534)	(3,244)	(1,290)	
20,362	19,651	711	2.66	2.97	(0.31)	P.R. public deposits	133,302	147,039	(13,737)	(18,689)	4,952	
52,263	51,396	867	2.01	2.17	(0.16)	Total interest bearing deposits	259,418	281,543	(22,125)	(26,612)	4,487	
Non-interest bearing demand deposits												
15,101	14,874	227	1.56	1.68	(0.12)	Total deposits	259,418	281,543	(22,125)	(26,612)	4,487	
67,364	66,270	1,094	3.88	4.18	(0.30)	Short-term borrowings	5,703	4,476	1,227	(443)	1,670	
Other medium and long-term debt												
772	792	(20)	6.26	6.04	0.22	Total interest bearing liabilities (excluding demand deposits)	11,915	11,919	(4)	344	(348)	
53,632	52,613	1,019	2.09	2.24	(0.15)							
5,231	5,090	141						Other sources of funds				
\$ 73,964	\$ 72,577	\$ 1,387	1.52 %	1.62 %	(0.10)%	Total source of funds	277,036	297,938	(20,902)	(26,711)	5,809	
Net interest margin/income on a taxable equivalent basis (Non-GAAP)												
4.14 %						757,782						
4.03 %						733,849						
0.11 %						23,933						
3.57 %						\$ 12,823						
3.41 %						\$ 11,110						
0.16 %												
Net interest spread												
Taxable equivalent adjustment						87,602						
Net interest margin/income						76,297						
						11,305						

<u>3.66 %</u>	<u>3.61 %</u>	<u>0.05 %</u>	non-taxable equivalent basis (GAAP)	<u>\$ 670,180</u>	<u>\$ 657,552</u>	<u>\$ 12,628</u>
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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.

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

For the quarters ended March 31, 2026 and March 31, 2025

(Unaudited)

Average Volume			Average Yields / Costs			Interest			Variance		
31-Mar-26			31-Mar-25			31-Mar-26			31-Mar-25		
		Variance			Variance			Variance	Rate	Volume	
(In millions)						(In thousands)					
\$ 4,850	\$ 6,379	\$ (1,529)	3.70 %	4.46 %	(0.76)%	Money market investments	\$ 44,240	\$ 70,166	\$ (25,926)	\$ (10,784)	\$ (15,142)
29,810	28,415	1,395	3.52	3.14	0.38	Investment securities [1]	258,897	220,435	38,462	24,348	14,114
34	31	3	5.56	5.82	(0.26)	Trading securities	463	440	23	(20)	43
						Total money market, investment and trading securities	303,600	291,041	12,559	13,544	(985)
34,694	34,825	(131)	3.54	3.38	0.16	Loans:					
19,723	18,489	1,234	6.71	6.71	-	Commercial	326,387	305,968	20,419	3	20,416
1,697	1,309	388	8.14	8.11	0.03	Construction	34,068	26,190	7,878	102	7,776
1,985	1,930	55	7.35	7.14	0.21	Leasing	36,459	34,444	2,015	1,015	1,000
8,664	8,168	496	6.08	5.82	0.26	Mortgage	131,679	118,917	12,762	5,360	7,402
3,309	3,203	106	13.86	14.04	(0.18)	Consumer	113,129	110,859	2,270	(1,351)	3,621
3,892	3,907	(15)	9.33	9.12	0.21	Auto	89,496	87,850	1,646	1,980	(334)
39,270	37,006	2,264	7.53	7.48	0.05	Total loans	731,218	684,228	46,990	7,109	39,881
\$ 73,964	\$ 71,831	\$ 2,133	5.66 %	5.49 %	0.17 %	Total earning assets	\$ 1,034,818	\$ 975,269	\$ 59,549	\$ 20,653	\$ 38,896
						Interest bearing deposits:					
\$ 8,554	\$ 7,983	\$ 571	1.62 %	1.73 %	(0.11)%	NOW and money market	\$ 34,159	\$ 34,002	\$ 157	\$ (4,227)	\$ 4,384
14,633	14,507	126	0.77	0.87	(0.10)	Savings	27,714	31,280	(3,566)	(2,118)	(1,448)
8,714	8,400	314	2.99	3.22	(0.23)	Time deposits	64,243	66,681	(2,438)	(4,969)	2,531
20,362	20,286	76	2.66	3.32	(0.66)	P.R. public deposits	133,302	165,900	(32,598)	(33,046)	448
52,263	51,176	1,087	2.01	2.36	(0.35)	Total interest bearing deposits	259,418	297,863	(38,445)	(44,360)	5,915
15,101	14,682	419				Non-interest bearing demand deposits					
67,364	65,858	1,506	1.56	1.83	(0.27)	Total deposits	259,418	297,863	(38,445)	(44,360)	5,915
597	121	476	3.88	4.77	(0.89)	Short-term borrowings	5,703	1,426	4,277	(284)	4,561
772	862	(90)	6.26	5.66	0.60	Other medium and long-term debt	11,915	12,112	(197)	1,223	(1,420)
53,632	52,159	1,473	2.09	2.42	(0.33)	Total interest bearing liabilities (excluding demand deposits)	277,036	311,401	(34,365)	(43,421)	9,056
5,231	4,990	241				Other sources of funds					
\$ 73,964	\$ 71,831	\$ 2,133	1.52 %	1.76 %	(0.24)%	Total source of funds	277,036	311,401	(34,365)	(43,421)	9,056
			4.14 %	3.73 %	0.41 %	Net interest margin/ income on a taxable equivalent basis (Non-GAAP)	757,782	663,868	93,914	\$ 64,074	\$ 29,840
			3.57 %	3.07 %	0.50 %	Net interest spread					
						Taxable equivalent adjustment	87,602	58,271	29,331		
						Net interest margin/ income					

<u>3.66 %</u>	<u>3.40 %</u>	<u>0.26 %</u>	non-taxable equivalent basis (GAAP)	<u>\$ 670,180</u>	<u>\$ 605,597</u>	<u>\$ 64,583</u>
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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.

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

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Popular, Inc.

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Table G - Mortgage Banking Activities and Other Service Fees

(Unaudited)

Mortgage Banking Activities

(In thousands)	Quarters ended			Variance
	31-Mar-26	31-Dec-25	31-Mar-25	Q1 2026 vs.Q4 2025
Mortgage servicing fees, net of fair value adjustments:				
Mortgage servicing fees	\$6,483	\$6,805	\$7,168	\$(322)
Mortgage servicing rights fair value adjustments	(2,639)	(3,521)	(3,570)	882
Total mortgage servicing fees, net of fair value adjustments	3,844	3,284	3,598	560
Net gain (loss) on sale of loans, including valuation on loans held-for-sale	317	505	193	(188)
Trading account (loss) profit:				
Unrealized (losses) gains on outstanding derivative positions	75	(45)	(87)	120
Realized (losses) gains on closed derivative positions	(18)	(53)	1	35
Total trading account (loss) profit	57	(98)	(86)	155
Losses on repurchased loans, including interest advances	(4)	(67)	(16)	63
Total mortgage banking activities	\$4,214	\$3,624	\$3,689	\$590

Other Service Fees

(In thousands)	Quarters ended			Variance
	31-Mar-26	31-Dec-25	31-Mar-25	Q1 2026 vs.Q4 2025
Other service fees:				
Debit card fees	\$30,009	\$30,399	\$26,432	\$(390)
Insurance fees	12,525	14,465	11,309	(1,940)
Credit card fees	32,000	32,772	30,130	(772)
Sale and administration of investment products	10,187	10,203	8,973	(16)
Trust fees	7,339	7,276	6,300	63
Other fees	10,861	11,390	11,364	(529)
Total other service fees	\$102,921	\$106,505	\$94,508	\$(3,584)

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Table H - Consolidated Loans and Deposits

(Unaudited)

Loans - Ending Balances

(Dollars in thousands)	31-Mar-26	31-Dec-25	31-Mar-25	Variance			
				Q1 2026 vs. Q4 2025	% of Change	Q1 2026 vs. Q1 2025	% of Change
Loans held-in-portfolio:							
Commercial							
Commercial multi-family	\$2,427,295	\$2,455,790	\$2,374,915	\$(28,495)	(1.16%)	\$52,380	2.21%
Commercial real estate non-owner occupied	5,543,451	5,543,284	5,540,603	167	0.00%	2,848	0.05%
Commercial real estate owner occupied	3,212,356	3,153,080	2,956,559	59,276	1.88%	255,797	8.65%
Commercial and industrial	8,565,559	8,607,412	7,693,523	(41,853)	(0.49%)	872,036	11.33%
Total Commercial	19,748,661	19,759,566	18,565,600	(10,905)	(0.06%)	1,183,061	6.37%
Construction	1,674,193	1,674,899	1,358,979	(706)	(0.04%)	315,214	23.19%
Mortgage	8,712,361	8,649,440	8,273,753	62,921	0.73%	438,608	5.30%
Leasing	1,986,165	2,001,365	1,949,705	(15,200)	(0.76%)	36,460	1.87%
Consumer							
Credit cards	1,214,199	1,256,717	1,187,777	(42,518)	(3.38%)	26,422	2.22%
Home equity lines of credit	79,764	78,692	77,109	1,072	1.36%	2,655	3.44%
Personal	1,913,281	1,906,228	1,850,023	7,053	0.37%	63,258	3.42%
Auto	3,783,904	3,819,812	3,820,242	(35,908)	(0.94%)	(36,338)	(0.95%)
Other	177,174	180,799	170,844	(3,625)	(2.00%)	6,330	3.71%
Total Consumer	7,168,322	7,242,248	7,105,995	(73,926)	(1.02%)	62,327	0.88%
Total loans held-in-portfolio	\$39,289,702	\$39,327,518	\$37,254,032	\$(37,816)	(0.10%)	\$2,035,670	5.46%
Loans held-for-sale:							
Mortgage	\$5,603	\$9,998	\$5,077	\$(4,395)	(43.96%)	\$526	10.36%
Total loans held-for-sale	\$5,603	\$9,998	\$5,077	\$(4,395)	(43.96%)	\$526	10.36%
Total loans	\$39,295,305	\$39,337,516	\$37,259,109	\$(42,211)	(0.11%)	\$2,036,196	5.46%

Deposits - Ending Balances

(In thousands)	31-Mar-26	31-Dec-25	31-Mar-25 [2]	Variance			
				Q1 2026 vs. Q4 2025	% of Change	Q1 2026 vs. Q1 2025	% of Change
Deposits excluding P.R. public deposits:							
Demand deposits	\$15,778,435	\$15,298,712	\$15,160,801	\$479,723	3.14%	\$617,634	4.07%
Savings, NOW and money market deposits (non-brokered)	23,208,340	22,655,936	22,581,355	552,404	2.44%	626,985	2.78%
Savings, NOW and money market deposits (brokered)	82,417	87,566	95,861	(5,149)	(5.88%)	(13,444)	(14.02%)
Time deposits (non-brokered)	7,958,260	7,861,848	7,689,656	96,412	1.23%	268,604	3.49%
Time deposits (brokered CDs)	914,526	866,772	668,922	47,754	5.51%	245,604	36.72%
Sub-total deposits excluding P.R. public deposits	47,941,978	46,770,834	46,196,595	1,171,144	2.50%	1,745,383	3.78%
P.R. public deposits:							
Demand deposits [1]	11,967,888	11,534,301	11,157,254	433,587	3.76%	810,634	7.27%
Savings, NOW and money market deposits (non-brokered)	6,828,306	7,134,217	7,655,847	(305,911)	(4.29%)	(827,541)	(10.81%)
Time deposits (non-brokered)	873,144	750,741	809,559	122,403	16.30%	63,585	7.85%
Sub-total P.R. public deposits	19,669,338	19,419,259	19,622,660	250,079	1.29%	46,678	0.24%

Total deposits	\$67,611,316	\$66,190,093	\$65,819,255	\$1,421,223	2.15%	\$1,792,061	2.72%
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[1] Includes interest bearing demand deposits.

[2] Savings, NOW and money market deposits include reciprocal deposits of \$821 million as of March 31, 2026 (December 31, 2025 - \$780 million; March 31, 2025 - \$726 million) that were categorized as brokered deposits during 2025 and recharacterized as non-brokered on 2026. Similarly, Time deposits include reciprocal deposits of \$86.9 million as of March 31, 2026 (December 31, 2025 - \$92.6 million; March 31, 2025 - \$144 million) that were categorized as brokered deposits during 2025 and recharacterized as non-brokered on 2026. The presentation for March 31, 2025 and December 31, 2025 has been adjusted to conform to the presentation for March 31, 2026.

Popular, Inc.

Financial Supplement to First Quarter 2026 Earnings Release

Table I - Loan Delinquency -BPPR Operations

(Unaudited)

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	\$ 379,324	\$150,813	\$646,491	\$1,176,628	\$26,500,285	\$27,676,913	\$ 420,273	\$ 226,218

31-Dec-25								
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	\$ 6,579	\$ 155	\$ 112	\$ 6,846	\$ 296,502	\$ 303,348	\$ 112	\$ -
Commercial real estate:								
Non-owner occupied	2,457	299	35,692	38,448	3,356,682	3,395,130	35,692	-
Owner occupied	2,760	681	24,567	28,008	1,168,585	1,196,593	24,567	-
Commercial and industrial	8,864	3,760	187,222	199,846	5,770,227	5,970,073	183,914	3,308
Construction	17,283	-	-	17,283	340,258	357,541	-	-
Mortgage	261,145	133,124	329,613	723,882	6,624,085	7,347,967	132,373	197,240
Leasing	23,748	4,640	9,179	37,567	1,963,798	2,001,365	9,179	-
Consumer:								
Credit cards	13,700	10,617	27,529	51,846	1,204,885	1,256,731	-	27,529
Home equity lines of credit	-	-	-	-	1,908	1,908	-	-
Personal	19,608	11,894	19,082	50,584	1,785,818	1,836,402	18,863	219
Auto	109,103	25,495	52,200	186,798	3,633,014	3,819,812	52,200	-
Other	927	2,688	2,285	5,900	165,858	171,758	1,809	476
Total	\$ 466,174	\$193,353	\$687,481	\$1,347,008	\$26,311,620	\$27,658,628	\$ 458,709	\$ 228,772

(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	\$ (3,862)	\$ 7,772	\$ (112)	\$ 3,798	\$ 35,945	\$ 39,743	\$ (112)	\$ -
Commercial real estate:								
Non-owner occupied	666	(299)	(9,235)	(8,868)	5,929	(2,939)	(9,235)	-
Owner occupied	(646)	(17)	(10,375)	(11,038)	(37,344)	(48,382)	(10,375)	-
Commercial and industrial	(3,072)	(1,520)	2,983	(1,609)	(28,199)	(29,808)	2,079	904
Construction	(3,648)	-	-	(3,648)	58,886	55,238	-	-
Mortgage	(43,101)	(30,306)	(4,292)	(77,699)	165,477	87,778	(3,006)	(1,286)
Leasing	(2,487)	(702)	(287)	(3,476)	(11,724)	(15,200)	(287)	-
Consumer:								
Credit cards	(1,349)	(1,896)	(2,134)	(5,379)	(37,160)	(42,539)	-	(2,134)
Home equity lines of credit	-	120	-	120	(130)	(10)	-	-
Personal	(1,007)	(682)	(3,106)	(4,795)	19,457	14,662	(3,108)	2
Auto	(27,991)	(12,457)	(16,810)	(57,258)	21,350	(35,908)	(16,810)	-
Other	(353)	(2,553)	2,378	(528)	(3,822)	(4,350)	2,418	(40)
Total	\$ (86,850)	\$ (42,540)	\$ (40,990)	\$ (170,380)	\$ 188,665	\$ 18,285	\$ (38,436)	\$ (2,554)

Popular, Inc.

Financial Supplement to First Quarter 2026 Earnings Release

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

(Unaudited)

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	

31-Dec-25									
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	\$ 9,500	\$ -	\$ 8,636	\$ 18,136	\$ 2,134,306	\$ 2,152,442	\$ 8,636	\$ -	
Commercial real estate:									
Non-owner occupied	-	1,600	7,020	8,620	2,139,534	2,148,154	7,020	-	
Owner occupied	-	-	-	-	1,956,487	1,956,487	-	-	
Commercial and industrial	7,608	928	6,686	15,222	2,622,117	2,637,339	6,498	188	
Construction	-	-	-	-	1,317,358	1,317,358	-	-	
Mortgage	15,596	6,400	13,422	35,418	1,266,055	1,301,473	13,422	-	
Consumer:									
Credit cards	-	-	-	-	(14)	(14)	-	-	
Home equity lines of credit	1,282	82	2,796	4,160	72,624	76,784	2,796	-	
Personal	983	832	1,233	3,048	66,778	69,826	1,233	-	
Other	-	-	29	29	9,012	9,041	29	-	
Total	\$ 34,969	\$ 9,842	\$ 39,822	\$ 84,633	\$ 11,584,257	\$ 11,668,890	\$ 39,634	\$ 188	

(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	\$ (3,767)	\$ -	\$ 2,326	\$ (1,441)	\$ (66,797)	\$ (68,238)	\$ 2,326	\$ -	
Commercial real estate:									
Non-owner occupied	10,282	330	(33)	10,579	(7,473)	3,106	(33)	-	
Owner occupied	21,202	1,610	-	22,812	84,846	107,658	-	-	
Commercial and industrial	4,052	3,476	7	7,535	(19,580)	(12,045)	26	(19)	
Construction	6,903	-	-	6,903	(62,847)	(55,944)	-	-	
Mortgage	10,281	(4,848)	(3,722)	1,711	(26,568)	(24,857)	(3,722)	-	
Consumer:									
Credit cards	-	-	-	-	21	21	-	-	
Home equity lines of credit	(622)	170	(30)	(482)	1,564	1,082	(30)	-	
Personal	79	(309)	(328)	(558)	(7,051)	(7,609)	(328)	-	
Other	2	-	(29)	(27)	752	725	(29)	-	
Total	\$ 48,412	\$ 429	\$ (1,809)	\$ 47,032	\$ (103,133)	\$ (56,101)	\$ (1,790)	\$ (19)	

Popular, Inc.

Financial Supplement to First Quarter 2026 Earnings Release

Table K - Loan Delinquency - Consolidated

(Unaudited)

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	

31-Dec-25									
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	\$ 16,079	\$ 155	\$ 8,748	\$ 24,982	\$ 2,430,808	\$ 2,455,790	\$ 8,748	\$ -	
Commercial real estate:									
Non-owner occupied	2,457	1,899	42,712	47,068	5,496,216	5,543,284	42,712	-	
Owner occupied	2,760	681	24,567	28,008	3,125,072	3,153,080	24,567	-	
Commercial and industrial	16,472	4,688	193,908	215,068	8,392,344	8,607,412	190,412	3,496	
Construction	17,283	-	-	17,283	1,657,616	1,674,899	-	-	
Mortgage	276,741	139,524	343,035	759,300	7,890,140	8,649,440	145,795	197,240	
Leasing	23,748	4,640	9,179	37,567	1,963,798	2,001,365	9,179	-	
Consumer:									
Credit cards	13,700	10,617	27,529	51,846	1,204,871	1,256,717	-	27,529	
Home equity lines of credit	1,282	82	2,796	4,160	74,532	78,692	2,796	-	
Personal	20,591	12,726	20,315	53,632	1,852,596	1,906,228	20,096	219	
Auto	109,103	25,495	52,200	186,798	3,633,014	3,819,812	52,200	-	
Other	927	2,688	2,314	5,929	174,870	180,799	1,838	476	
Total	\$ 501,143	\$ 203,195	\$ 727,303	\$ 1,431,641	\$ 37,895,877	\$ 39,327,518	\$ 498,343	\$ 228,960	

(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	\$ (7,629)	\$ 7,772	\$ 2,214	\$ 2,357	\$ (30,852)	\$ (28,495)	\$ 2,214	\$ -	
Commercial real estate:									
Non-owner occupied	10,948	31	(9,268)	1,711	(1,544)	167	(9,268)	-	
Owner occupied	20,556	1,593	(10,375)	11,774	47,502	59,276	(10,375)	-	
Commercial and industrial	980	1,956	2,990	5,926	(47,779)	(41,853)	2,105	885	
Construction	3,255	-	-	3,255	(3,961)	(706)	-	-	
Mortgage	(32,820)	(35,154)	(8,014)	(75,988)	138,909	62,921	(6,728)	(1,286)	
Leasing	(2,487)	(702)	(287)	(3,476)	(11,724)	(15,200)	(287)	-	
Consumer:									
Credit cards	(1,349)	(1,896)	(2,134)	(5,379)	(37,139)	(42,518)	-	(2,134)	
Home equity lines of credit	(622)	290	(30)	(362)	1,434	1,072	(30)	-	
Personal	(928)	(991)	(3,434)	(5,353)	12,406	7,053	(3,436)	2	
Auto	(27,991)	(12,457)	(16,810)	(57,258)	21,350	(35,908)	(16,810)	-	
Other	(351)	(2,553)	2,349	(555)	(3,070)	(3,625)	2,389	(40)	
Total	\$ (38,438)	\$ (42,111)	\$ (42,799)	\$ (123,348)	\$ 85,532	\$ (37,816)	\$ (40,226)	\$ (2,573)	

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

(Dollars in thousands)	31-Mar-26	As a % of loans HIP by category	31-Dec-25	As a % of loans HIP by category	31-Mar-25	As a % of loans HIP by category	Variance	
							Q1 2026 vs. Q4 2025	Q1 2026 vs. Q1 2025
Non-accrual loans:								
Commercial								
Commercial multi-family	\$10,962	0.5 %	\$8,748	0.4 %	\$8,773	0.4 %	\$2,214	\$2,189
Commercial real estate non-owner occupied	33,444	0.6	42,712	0.8	14,192	0.3	(9,268)	19,252
Commercial real estate owner occupied	14,192	0.4	24,567	0.8	27,122	0.9	(10,375)	(12,930)
Commercial and industrial	192,517	2.2	190,412	2.2	10,017	0.1	2,105	182,500
Total Commercial	251,115	1.3	266,439	1.3	60,104	0.3	(15,324)	191,011
Mortgage	139,067	1.6	145,795	1.7	177,593	2.1	(6,728)	(38,526)
Leasing	8,892	0.4	9,179	0.5	8,895	0.5	(287)	(3)
Consumer								
Home equity lines of credit	2,766	3.5	2,796	3.6	3,430	4.4	(30)	(664)
Personal	16,660	0.9	20,096	1.1	20,285	1.1	(3,436)	(3,625)
Auto	35,390	0.9	52,200	1.4	41,784	1.1	(16,810)	(6,394)
Other	4,227	2.4	1,838	1.0	1,978	1.2	2,389	2,249
Total Consumer	59,043	0.8	76,930	1.1	67,477	0.9	(17,887)	(8,434)
Total non-performing loans held-in-portfolio	458,117	1.2 %	498,343	1.3 %	314,069	0.8 %	(40,226)	144,048
Other real estate owned ("OREO")	45,680		42,433		52,114		3,247	(6,434)
Total non-performing assets [1]	503,797		540,776		366,183		(36,979)	137,614
Accruing loans past due 90 days or more [2]	\$226,387		\$228,960		\$219,860		\$(2,573)	\$6,527
Ratios:								
Non-performing assets to total assets	0.66 %		0.72 %		0.49 %			
Non-performing loans held-in-portfolio to loans held-in-portfolio	1.17		1.27		0.84			
Allowance for credit losses to loans held-in-portfolio	2.10		2.05		2.05			
Allowance for credit losses to non-performing loans, excluding loans held-for-sale	179.81		162.15		242.67			

[1] There were no non-performing loans held-for-sale as of March 31, 2026, December 31, 2025 and March 31, 2025.

[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 \$8 million at March 31, 2026, related to the rebooking of loans previously pooled into GNMA securities, in which the Corporation had a buy-back option as further described below (December 31, 2025 - \$8 million; March 31, 2025 - \$7 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 \$43 million of residential mortgage loans insured by FHA or guaranteed by the VA that are no longer accruing interest as of March 31, 2026 (December 31, 2025 - \$47 million; March 31, 2025 - \$57 million). Furthermore, the Corporation has approximately \$26 million reverse mortgage loans which are guaranteed by FHA, as of March 31, 2026. Due to the guaranteed nature of the loans, it is the Corporation's policy to exclude these balances from non-performing assets (December 31, 2025 - \$27 million; March 31, 2025 - \$30 million).

Popular, Inc.

Financial Supplement to First Quarter 2026 Earnings Release

Table M - Activity in Non-Performing Loans

(Unaudited)

Commercial loans held-in-portfolio:

(In thousands)	Quarter ended			Quarter ended		
	31-Mar-26			31-Dec-25		
	BPPR	Popular U.S.	Popular, Inc.	BPPR	Popular U.S.	Popular, Inc.
Beginning balance NPLs	\$244,285	\$22,154	\$266,439	\$236,081	\$16,796	\$252,877
Plus:						
New non-performing loans	5,004	3,205	8,209	15,528	6,272	21,800
Advances on existing non-performing loans	-	170	170	(2,312)	31	(2,281)
Less:						
Non-performing loans transferred to OREO	(650)	-	(650)	-	-	-
Non-performing loans charged-off	(11,661)	(3)	(11,664)	(3,027)	(17)	(3,044)
Loans returned to accrual status / loan collections	(10,336)	(1,053)	(11,389)	(1,985)	(928)	(2,913)
Ending balance NPLs	\$226,642	\$24,473	\$251,115	\$244,285	\$22,154	\$266,439

Mortgage loans held-in-portfolio:

(In thousands)	Quarter ended			Quarter ended		
	31-Mar-26			31-Dec-25		
	BPPR	Popular U.S.	Popular, Inc.	BPPR	Popular U.S.	Popular, Inc.
Beginning balance NPLs	\$132,373	\$13,422	\$145,795	\$139,958	\$27,809	\$167,767
Plus:						
New non-performing loans	38,457	2,528	40,985	32,689	4,193	36,882
Advances on existing non-performing loans	-	11	11	-	-	-
Less:						
Non-performing loans transferred to OREO	(2,461)	-	(2,461)	(5,794)	-	(5,794)
Non-performing loans charged-off	(540)	(21)	(561)	273	-	273
Loans returned to accrual status / loan collections	(38,462)	(6,240)	(44,702)	(34,753)	(18,580)	(53,333)
Ending balance NPLs	\$129,367	\$9,700	\$139,067	\$132,373	\$13,422	\$145,795

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

(In thousands)	Quarter ended			Quarter ended		
	31-Mar-26			31-Dec-25		
	BPPR	Popular U.S.	Popular, Inc.	BPPR	Popular U.S.	Popular, Inc.
Beginning balance NPLs	\$376,658	\$35,576	\$412,234	\$376,039	\$44,605	\$420,644
Plus:						
New non-performing loans	43,461	5,733	49,194	48,217	10,465	58,682
Advances on existing non-performing loans	-	181	181	(2,312)	31	(2,281)
Less:						
Non-performing loans transferred to OREO	(3,111)	-	(3,111)	(5,794)	-	(5,794)
Non-performing loans charged-off	(12,201)	(24)	(12,225)	(2,754)	(17)	(2,771)
Loans returned to accrual status / loan collections	(48,798)	(7,293)	(56,091)	(36,738)	(19,508)	(56,246)
Ending balance NPLs	\$356,009	\$34,173	\$390,182	\$376,658	\$35,576	\$412,234

Popular, Inc.

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

(Unaudited)

(In thousands)	Quarters ended		
	31-Mar-26	31-Dec-25	31-Mar-25
Balance at beginning of period - loans held-in-portfolio	\$808,056	\$786,220	\$746,024
Provision for credit losses	75,689	71,426	65,218
Initial allowance for credit losses - PCD Loans	7	2	9
	883,752	857,648	811,251
Net loans charge-off (recovered)- BPPR			
Commercial:			
Commercial multi-family	(2)	(2)	(2)
Commercial real estate non-owner occupied	11,115	5	(595)
Commercial real estate owner occupied	(355)	(683)	(406)
Commercial and industrial	731	4,893	(1,528)
Total Commercial	11,489	4,213	(2,531)
Construction			
Mortgage	(11)	(31)	-
Leasing	(2,316)	(3,000)	3,272
Consumer:			
Credit cards	2,569	2,724	(2,497)
Home equity lines of credit	16,053	13,558	16,429
Personal	(91)	(145)	(114)
Auto	17,949	18,279	18,338
Other Consumer	12,826	12,914	13,487
Total Consumer	522	659	718
Total net charged-off BPPR	47,259	45,265	48,858
	\$58,990	\$49,171	\$47,102
Net loans charge-off (recovered) - Popular U.S.			
Commercial:			
Commercial multi-family	-	(38)	(1)
Commercial real estate owner occupied	(115)	(78)	(511)
Commercial and industrial	(15)	(218)	925
Total Commercial	(130)	(334)	413
Construction			
Mortgage	-	(125)	-
Consumer:	(28)	(35)	(185)
Home equity lines of credit	(234)	(26)	(237)
Personal	1,422	154	1,989
Other Consumer	3	787	21
Total Consumer	1,191	915	1,773
Total net charged-off Popular U.S.	\$1,033	\$421	\$2,001
Total loans net charged-off - Popular, Inc.	\$60,023	\$49,592	\$49,103
Balance at end of period - loans held-in-portfolio	\$823,729	\$808,056	\$762,148
Balance at beginning of period - unfunded commitments	\$14,438	\$13,823	\$15,470
Provision for credit losses (benefit)	109	615	(1,301)
Balance at end of period - unfunded commitments [1]	\$14,547	\$14,438	\$14,169

POPULAR, INC.

Annualized net charge-offs (recoveries) to average loans held-in-portfolio	0.61 %	0.51 %	0.53 %
Provision for credit losses (benefit) - loan portfolios to net charge-offs	126.10 %	144.03 %	132.82 %
BPPR			
Annualized net charge-offs (recoveries) to average loans held-in-portfolio	0.85 %	0.72 %	0.72 %

Provision for credit losses (benefit) - loan portfolios to net charge-offs	124.25 %	145.89 %	111.86 %
Popular U.S.			
Annualized net charge-offs (recoveries) to average loans held-in-portfolio	0.04 %	0.01 %	0.07 %
Provision for credit losses (benefit) - loan portfolios to net charge-offs	231.46 %	(73.16) %	626.09 %

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

Popular, Inc.

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

(Unaudited)

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 %

31-Dec-25			
BPPR			
(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	\$3,871	\$303,348	1.28 %
Commercial real estate - non-owner occupied	44,149	3,395,130	1.30 %
Commercial real estate - owner occupied	34,722	1,196,593	2.90 %
Commercial and industrial	163,877	5,970,073	2.74 %
Total commercial	\$246,619	\$10,865,144	2.27 %
Construction	4,488	357,541	1.26 %
Mortgage	70,674	7,347,967	0.96 %
Leasing	18,620	2,001,365	0.93 %
Consumer:			
Credit cards	91,124	1,256,731	7.25 %
Home equity lines of credit	58	1,908	3.04 %
Personal	97,804	1,836,402	5.33 %
Auto	180,364	3,819,812	4.72 %
Other	8,169	171,758	4.76 %
Total consumer	\$377,519	\$7,086,611	5.33 %
Total	\$717,920	\$27,658,628	2.60 %

	Variance		
(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	\$833	\$39,743	0.09 %
Commercial real estate - non-owner occupied	4,732	(2,939)	0.14 %
Commercial real estate - owner occupied	681	(48,382)	0.18 %
Commercial and industrial	16,103	(29,808)	0.29 %
Total commercial	\$22,349	\$(41,386)	0.21 %
Construction	1,279	55,238	0.14 %
Mortgage	3,087	87,778	0.03 %
Leasing	(32)	(15,200)	0.01 %
Consumer:			
Credit cards	(1,748)	(42,539)	0.11 %
Home equity lines of credit	9	(10)	0.49 %
Personal	(347)	14,662	(0.07)%
Auto	(9,820)	(35,908)	(0.21)%
Other	(462)	(4,350)	(0.16)%
Total consumer	\$(12,368)	\$(68,145)	(0.13)%
Total	\$14,315	\$18,285	0.05 %

Popular, Inc.

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

(Unaudited)

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 %
31-Dec-25			
Popular U.S.			
(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	\$15,474	\$2,152,442	0.72 %
Commercial real estate - non-owner occupied	14,568	2,148,154	0.68 %
Commercial real estate - owner occupied	13,729	1,956,487	0.70 %
Commercial and industrial	17,057	2,637,339	0.65 %
Total commercial	\$60,828	\$8,894,422	0.68 %
Construction	9,338	1,317,358	0.71 %
Mortgage	9,880	1,301,473	0.76 %
Consumer:			
Credit cards	-	(14)	- %
Home equity lines of credit	1,277	76,784	1.66 %
Personal	8,808	69,826	12.61 %
Other	5	9,041	0.06 %
Total consumer	\$10,090	\$155,637	6.48 %
Total	\$90,136	\$11,668,890	0.77 %

	Variance		
(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	\$(109)	\$(68,238)	0.02 %
Commercial real estate - non-owner occupied	697	3,106	0.03 %
Commercial real estate - owner occupied	1,984	107,658	0.06 %
Commercial and industrial	439	(12,045)	0.02 %
Total commercial	\$3,011	\$30,481	0.04 %
Construction	55	(55,944)	0.03 %
Mortgage	(17)	(24,857)	0.01 %
Consumer:			
Credit cards	-	21	- %
Home equity lines of credit	(166)	1,082	(0.23)%
Personal	(1,526)	(7,609)	(0.91)%
Other	1	725	- %
Total consumer	\$(1,691)	\$(5,781)	(0.88)%
Total	\$1,358	\$(56,101)	0.02 %

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

31-Mar-26			
(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 %
31-Dec-25			
(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	\$19,345	\$2,455,790	0.79 %
Commercial real estate - non-owner occupied	58,717	5,543,284	1.06 %
Commercial real estate - owner occupied	48,451	3,153,080	1.54 %
Commercial and industrial	180,934	8,607,412	2.10 %
Total commercial	\$307,447	\$19,759,566	1.56 %
Construction	13,826	1,674,899	0.83 %
Mortgage	80,554	8,649,440	0.93 %
Leasing	18,620	2,001,365	0.93 %
Consumer:			
Credit cards	91,124	1,256,717	7.25 %
Home equity lines of credit	1,335	78,692	1.70 %
Personal	106,612	1,906,228	5.59 %
Auto	180,364	3,819,812	4.72 %
Other	8,174	180,799	4.52 %
Total consumer	\$387,609	\$7,242,248	5.35 %
Total	\$808,056	\$39,327,518	2.05 %

(Dollars in thousands)	Variance		
	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	\$724	\$(28,495)	0.04 %
Commercial real estate - non-owner occupied	5,429	167	0.10 %
Commercial real estate - owner occupied	2,665	59,276	0.05 %
Commercial and industrial	16,542	(41,853)	0.21 %
Total commercial	\$25,360	\$(10,905)	0.13 %
Construction	1,334	(706)	0.08 %
Mortgage	3,070	62,921	0.03 %
Leasing	(32)	(15,200)	0.01 %
Consumer:			
Credit cards	(1,748)	(42,518)	0.11 %
Home equity lines of credit	(157)	1,072	(0.22) %
Personal	(1,873)	7,053	(0.12) %
Auto	(9,820)	(35,908)	(0.21) %
Other	(461)	(3,625)	(0.17) %
Total consumer	\$(14,059)	\$(73,926)	(0.14) %
Total	\$15,673	\$(37,816)	0.05 %

Popular, Inc.

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Table R - Reconciliation to GAAP Financial Measures

(Unaudited)

(In thousands, except share or per share information)	31-Mar-26	31-Dec-25	31-Mar-25
Total stockholders' equity	\$6,311,086	\$6,249,079	\$5,799,695
Less: Preferred stock	(22,143)	(22,143)	(22,143)
Less: Goodwill	(789,954)	(789,954)	(802,954)
Less: Other intangibles	(4,692)	(5,076)	(6,229)
Total tangible common equity	\$5,494,297	\$5,431,906	\$4,968,369
Total assets	\$76,131,018	\$75,348,267	\$74,038,606
Less: Goodwill	(789,954)	(789,954)	(802,954)
Less: Other intangibles	(4,692)	(5,076)	(6,229)
Total tangible assets	\$75,336,372	\$74,553,237	\$73,229,423
Tangible common equity to tangible assets	7.29 %	7.29 %	6.78 %
Common shares outstanding at end of period	64,654,788	65,719,385	68,984,148
Tangible book value per common share	\$84.98	\$82.65	\$72.02
	Quarterly average		
Total stockholders' equity	\$6,289,337	\$6,938,571 [1]	\$6,670,706 [1]
Less: Preferred Stock	(22,143)	(22,143)	(22,143)
Less: Goodwill	(789,954)	(789,954)	(802,953)
Less: Other intangibles	(4,944)	(5,328)	(6,585)
Total tangible equity before adjusting for the impact of unrealized losses on AFS securities including those transferred to HTM	\$5,472,296	\$6,121,146	\$5,839,025
Return on average tangible common equity before adjusting for the impact of unrealized losses on AFS securities including those transferred to HTM	18.18 %	15.14 %	12.30 %
Add: Average unrealized losses on AFS securities	743,809	56,761	116,987
Add: Average unrealized losses on AFS securities transferred to HTM	221,114	259,058	370,695
Total tangible equity after add back of impact of unrealized losses on AFS securities, including those transferred to HTM	\$6,437,219	\$6,436,965	\$6,326,707
Return on average tangible common equity after add back of impact of unrealized losses on AFS securities including those transferred to HTM ("ROTCE")	15.46 %	14.39 %	11.36 %

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

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