Popular, Inc.

Financial Supplement to Third Quarter 2026 Earnings Release

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POPULAR, INC.
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Table A - Selected Ratios and Other Information
(Unaudited)

	Quarters ended			Nine months ended	
	30-Sep-26	30-Jun-26	30-Sep-25	30-Sep-26	30-Sep-25
Basic EPS	$ 3.84	$ 4.35	$ 3.15	$ 11.97	$ 8.78
Diluted EPS	$ 3.83	$ 4.35	$ 3.14	$ 11.96	$ 8.78
Average common shares outstanding	63,109,582	63,880,929	67,058,260	63,930,220	68,121,447
Average common shares outstanding - assuming dilution	63,137,983	63,915,634	67,095,421	63,958,522	68,143,888
Common shares outstanding at end of period	62,834,136	63,866,681	66,959,866	62,834,136	66,959,866
Market value per common share	$ 155.45	$ 164.18	$ 129.10	$ 155.45	$ 129.10
Market capitalization - (In millions)	$ 9,768	$ 10,486	$ 8,645	$ 9,768	$ 8,645
Return on average assets	1.21%	1.41%	1.09%	1.30%	1.06%
Return on average common equity	12.86%	15.18%	11.60%	13.92%	11.15%
Net interest margin (non-taxable equivalent basis)	3.63%	3.66%	3.51%	3.65%	3.46%
Net interest margin (taxable equivalent basis) - non-GAAP	4.16%	4.17%	3.90%	4.16%	3.83%
Common equity per share	$ 98.56	$ 100.38	$ 91.00	$ 98.56	$ 91.00
Tangible common book value per common share (non-GAAP) [1]	$ 85.92	$ 87.94	$ 79.12	$ 85.92	$ 79.12
Tangible common equity to tangible assets (non-GAAP) [1]	7.02%	7.18%	7.13%	7.02%	7.13%
Return on average tangible common equity [1]	14.39%	17.02%	13.06%	15.61%	12.57%
Tier 1 capital	16.06%	16.13%	15.84%	16.06%	15.84%
Total capital	17.78%	17.85%	17.58%	17.78%	17.58%
Tier 1 leverage	8.49%	8.57%	8.48%	8.49%	8.48%
Common Equity Tier 1 capital	16.01%	16.08%	15.79%	16.01%	15.79%

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

POPULAR, INC.
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Table B - Consolidated Statement of Operations
(Unaudited)

	Quarters ended		Variance	Quarter ended	Variance	Nine months ended	
(In thousands, except per share information)	30-Sep-26	30-Jun-26	Δ vs 30-Jun-26	30-Sep-25	Δ vs 30-Sep-25	30-Sep-26	30-Sep-25
Interest income:							
Loans	$ 725,035	$ 714,266	$ 10,769	$ 702,039	$ 22,996	$ 2,141,450	$ 2,053,299
Money market investments	45,868	47,021	(1,153)	66,867	(20,999)	137,129	206,565
Investment securities	235,870	220,352	15,518	197,743	38,127	657,049	567,655
Total interest income	1,006,773	981,639	25,134	966,649	40,124	2,935,628	2,827,519
Interest expense:							
Deposits	289,185	271,254	17,931	303,432	(14,247)	819,857	896,353
Short-term borrowings	6,881	5,172	1,709	4,616	2,265	17,756	11,342
Long-term debt	11,777	11,794	(17)	12,096	(319)	35,486	36,173
Total interest expense	307,843	288,220	19,623	320,144	(12,301)	873,099	943,868
Net interest income	698,930	693,419	5,511	646,505	52,425	2,062,529	1,883,651
Provision for credit losses	96,716	65,873	30,843	75,125	21,591	238,475	188,147
Net interest income after provision for credit losses	602,214	627,546	(25,332)	571,380	30,834	1,824,054	1,695,504
Service charges on deposit accounts	37,106	39,037	(1,931)	39,077	(1,971)	114,909	116,957
Other service fees	110,584	108,792	1,792	101,376	9,208	322,297	296,406
Mortgage banking activities	4,852	6,267	(1,415)	2,771	2,081	15,332	11,332
Net loss, including impairment, on debt securities	—	(595)	595	—	—	(595)	—
Net (loss) gain, including impairment, on equity securities	(1,746)	2,327	(4,073)	2,197	(3,943)	1,610	3,645
Net (loss) gain on trading account debt securities	(792)	214	(1,006)	398	(1,190)	(317)	1,456
Adjustments to indemnity reserves on loans sold	158	394	(236)	36	122	587	329
Other operating income	25,496	24,109	1,387	25,340	156	68,006	61,608
Total non-interest income	175,658	180,545	(4,887)	171,195	4,463	521,829	491,733
Operating expenses:							
Personnel costs							
Salaries	141,357	134,448	6,909	139,350	2,007	410,618	403,052
Commissions, incentives and other bonuses	42,709	39,911	2,798	35,309	7,400	117,523	113,846
Profit sharing	15,097	10,000	5,097	13,000	2,097	23,894	26,000
Pension, postretirement and medical insurance	18,446	18,773	(327)	18,749	(303)	52,115	51,773
Other personnel costs, including payroll taxes	27,461	25,899	1,562	26,580	881	86,020	80,385
Total personnel costs	245,070	229,031	16,039	232,988	12,082	690,170	675,056
Net occupancy expenses	29,157	27,764	1,393	26,083	3,074	84,220	82,441
Equipment expenses	6,324	5,879	445	5,313	1,011	17,432	16,404
Other taxes	17,665	17,707	(42)	17,967	(302)	53,049	55,324
Professional fees	25,587	24,484	1,103	25,808	(221)	75,624	80,741
Technology and software expenses	90,068	90,971	(903)	87,117	2,951	270,178	255,481
Processing and transactional services							
Credit and debit cards	15,498	13,236	2,262	14,728	770	42,940	40,698
Other processing and transactional services	24,172	24,030	142	23,680	492	73,083	73,352
Total processing and transactional services	39,670	37,266	2,404	38,408	1,262	116,023	114,050
Communications	4,562	4,261	301	4,836	(274)	13,332	14,750
Business promotion							
Rewards and customer loyalty programs	19,045	19,600	(555)	17,656	1,389	54,037	52,068
Other business promotion	9,383	8,300	1,083	9,648	(265)	25,151	25,296
Total business promotion	28,428	27,900	528	27,304	1,124	79,188	77,364
Deposit insurance	9,692	9,977	(285)	10,873	(1,181)	29,586	30,315

Other real estate owned (OREO) income	(3,733)	(3,238)	(495)	(3,408)	(325)	(11,589)	(10,862)
Other operating expenses							
Operational losses	1,895	3,118	(1,223)	1,634	261	8,988	13,957
All other	10,821	8,626	2,195	6,980	3,841	29,677	39,673
Total other operating expenses	12,716	11,744	972	8,614	4,102	38,665	53,630
Amortization of intangibles	384	384	—	384	—	1,152	1,366
Goodwill impairment	—	—	—	13,000	(13,000)	—	13,000
Total operating expenses	505,590	484,130	21,460	495,287	10,303	1,457,030	1,459,060
Income before income tax	272,282	323,961	(51,679)	247,288	24,994	888,853	728,177
Income tax expense	29,897	45,747	(15,850)	35,971	(6,074)	122,580	128,918
Net income	$ 242,385	$ 278,214	$ (35,829)	$ 211,317	$ 31,068	$ 766,273	$ 599,259
Net income applicable to common stock	$ 242,033	$ 277,861	$ (35,828)	$ 210,964	$ 31,069	$ 765,214	$ 598,200
Net income per common share - basic	$ 3.84	$ 4.35	$ (0.51)	$ 3.15	$ 0.69	$ 11.97	$ 8.78
Net income per common share - diluted	$ 3.83	$ 4.35	$ (0.52)	$ 3.14	$ 0.69	$ 11.96	$ 8.78
Dividends Declared per Common Share	$ 0.90	$ 0.75	$ 0.15	$ 0.75	$ 0.15	$ 2.40	$ 2.15

Popular, Inc.
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Table C - Consolidated Statement of Financial Condition
(Unaudited)

	Quarters ended			Variance
(In thousands)	30-Sep-26	30-Jun-26	30-Sep-25	Δ vs 30-Jun-26
Assets:				
Cash and due from banks	$ 373,329	$ 365,013	$ 377,079	$ 8,316
Money market investments	5,112,689	4,555,489	4,754,391	557,200
Trading account debt securities, at fair value	30,704	31,170	33,122	(466)
Debt securities available-for-sale, at fair value	23,427,860	24,792,834	20,686,423	(1,364,974)
Debt securities held-to-maturity, at amortized cost	5,489,378	6,204,020	7,433,135	(714,642)
Less: Allowance for credit losses	6,057	6,230	5,837	(173)
Debt securities held-to-maturity, net	5,483,321	6,197,790	7,427,298	(714,469)
Equity securities	226,936	236,674	218,993	(9,738)
Loans held-for-sale, at lower of cost or fair value	3,214	88,579	7,783	(85,365)
Loans held-in-portfolio	40,441,556	40,156,582	39,111,956	284,974
Less: Unearned income	398,900	406,720	424,798	(7,820)
Allowance for credit losses	808,810	784,832	786,220	23,978
Total loans held-in-portfolio, net	39,233,846	38,965,030	37,900,938	268,816
Premises and equipment, net	746,190	731,945	679,651	14,245
Other real estate	44,299	49,557	42,950	(5,258)
Accrued income receivable	319,724	307,251	297,347	12,473
Mortgage servicing rights, at fair value	93,373	94,485	99,523	(1,112)
Other assets	1,845,682	1,762,221	1,744,886	83,461
Goodwill	789,954	789,954	789,954	—
Other intangible assets	3,924	4,308	5,460	(384)
Total assets	$ 77,735,045	$ 78,972,300	$ 75,065,798	$ (1,237,255)
Liabilities and Stockholders' Equity:				
Liabilities:				
Deposits:				
Non-interest bearing	$ 15,010,570	$ 15,096,293	$ 14,874,026	$ (85,723)
Interest bearing	53,694,421	55,136,822	51,639,378	(1,442,401)
Total deposits	68,704,991	70,233,115	66,513,404	(1,528,124)
Assets sold under agreements to repurchase	152,321	77,521	56,853	74,800
Other short-term borrowings	486,697	675,000	400,000	(188,303)
Notes payable	686,228	710,310	789,954	(24,082)
Other liabilities	1,489,912	843,349	1,189,915	646,563
Total liabilities	71,520,149	72,539,295	68,950,126	(1,019,146)
Stockholders' equity:				
Preferred stock	22,143	22,143	22,143	—
Common stock	1,050	1,050	1,049	—
Surplus	4,940,043	4,937,091	4,920,767	2,952
Retained earnings	5,818,002	5,632,866	5,022,546	185,136
Treasury stock	(3,181,178)	(3,000,759)	(2,574,573)	(180,419)
Accumulated other comprehensive loss, net of tax	(1,385,164)	(1,159,386)	(1,276,260)	(225,778)
Total stockholders' equity	6,214,896	6,433,005	6,115,672	(218,109)
Total liabilities and stockholders' equity	$ 77,735,045	$ 78,972,300	$ 75,065,798	$ (1,237,255)

Popular, Inc.
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Table D - Analysis of Levels and Yields on a Taxable Equivalent Basis (Non-GAAP)
For the quarters ended September 30, 2026 and June 30, 2026
(Unaudited)

Average Volume			Average Yields / Costs				Interest			Variance Attributable to	
30-Sep-26	30-Jun-26	Variance	30-Sep-26	30-Jun-26	Variance		30-Sep-26	30-Jun-26	Variance	Rate	Volume
(In millions)							(In thousands)				
$ 4,854	$ 5,095	$ (241)	3.75 %	3.70 %	0.05 %	Money market investments	$ 45,868	$ 47,021	$ (1,153)	$ 1,109	$ (2,262)
31,761	31,091	670	3.82	3.69	0.13	Investment securities [1]	305,684	286,115	19,569	8,567	11,002
35	32	3	5.43	5.76	(0.33)	Trading securities	478	454	24	(22)	46
36,650	36,218	432	3.81	3.69	0.12	Total money market, investment and trading securities	352,030	333,590	18,440	9,654	8,786
						Loans:					
20,154	19,932	222	6.82	6.73	0.09	Commercial	346,506	334,494	12,012	8,268	3,744
1,680	1,764	(84)	7.80	7.90	(0.10)	Construction	33,029	34,729	(1,700)	(45)	(1,655)
1,949	1,970	(21)	7.41	7.45	(0.04)	Leasing	36,113	36,680	(567)	(176)	(391)
8,809	8,732	77	6.17	6.15	0.02	Mortgage	135,933	134,236	1,697	509	1,188
3,382	3,310	72	13.54	13.74	(0.20)	Consumer	115,388	113,356	2,032	(398)	2,430
3,846	3,867	(21)	9.31	9.32	(0.01)	Auto	90,287	89,901	386	884	(498)
39,820	39,575	245	7.56	7.53	0.03	Total loans	757,256	743,396	13,860	9,042	4,818
$ 76,470	$ 75,793	$ 677	5.76 %	5.70 %	0.06 %	Total earning assets	$1,109,286	$1,076,986	$ 32,300	$ 18,696	$ 13,604
						Interest bearing deposits:					
$ 8,790	$ 8,819	$ (29)	1.68 %	1.69 %	(0.01)%	NOW and money market	$ 37,141	$ 37,237	$ (96)	$ 589	$ (685)
14,537	14,817	(280)	0.79	0.78	0.01	Savings	28,909	28,640	269	755	(486)
8,959	8,907	52	3.01	2.95	0.06	Time deposits	67,988	65,411	2,577	2,126	451
22,623	21,502	1,121	2.72	2.61	0.11	P.R. public deposits	155,147	139,966	15,181	7,271	7,910
54,909	54,045	864	2.09	2.01	0.08	Total interest bearing deposits	289,185	271,254	17,931	10,741	7,190
14,906	15,268	(362)				Non-interest bearing demand deposits					
69,815	69,313	502	1.64	1.57	0.07	Total deposits	289,185	271,254	17,931	10,741	7,190
693	539	154	3.94	3.85	0.09	Short-term borrowings	6,881	5,172	1,709	196	1,513
718	741	(23)	6.51	6.38	0.13	Other medium and long-term debt	11,777	11,794	(17)	358	(375)
56,320	55,325	995	2.17	2.09	0.08	Total interest bearing liabilities (excluding demand deposits)	307,843	288,220	19,623	11,295	8,328
5,244	5,200	44				Other sources of funds					
$ 76,470	$ 75,793	$ 677	1.60 %	1.53 %	0.07 %	Total source of funds	$ 307,843	$ 288,220	$ 19,623	$ 11,295	$ 8,328
			4.16 %	4.17 %	(0.01)%	Net interest margin/ income on a taxable equivalent basis (Non-GAAP)	$ 801,443	$ 788,766	$ 12,677	$ 7,401	$ 5,276
			3.59 %	3.61 %	(0.02)%	Net interest spread					
						Taxable equivalent adjustment	102,513	95,347	7,166		
			3.63 %	3.66 %	(0.03)%	Net interest margin/ income non-taxable equivalent basis (GAAP)	$ 698,930	$ 693,419	$ 5,511		

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

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

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

Average Volume			Average Yields / Costs				Interest			Variance Attributable to	
30-Sep-26	30-Sep-25	Variance	30-Sep-26	30-Sep-25	Variance		30-Sep-26	30-Sep-25	Variance	Rate	Volume
(In millions)							(In thousands)				
$ 4,854	$ 5,990	$ (1,136)	3.75 %	4.43 %	(0.68)%	Money market investments	$ 45,868	$ 66,867	$(20,999)	$ (9,397)	$(11,602)
31,761	28,957	2,804	3.82	3.42	0.40	Investment securities [1]	305,684	249,071	56,613	22,433	34,180
35	28	7	5.43	5.43	—	Trading securities	478	391	87	—	87
36,650	34,975	1,675	3.81	3.59	0.22	Total money market, investment and trading securities	352,030	316,329	35,701	13,036	22,665
						Loans:					
20,154	19,229	925	6.82	6.72	0.10	Commercial	346,506	325,869	20,637	4,788	15,849
1,680	1,549	131	7.80	8.24	(0.44)	Construction	33,029	32,184	845	(1,793)	2,638
1,949	1,981	(32)	7.41	7.26	0.15	Leasing	36,113	35,957	156	751	(595)
8,809	8,484	325	6.17	5.96	0.21	Mortgage	135,933	126,352	9,581	4,643	4,938
3,382	3,257	125	13.54	13.80	(0.26)	Consumer	115,388	113,280	2,108	(1,965)	4,073
3,846	3,945	(99)	9.31	9.15	0.16	Auto	90,287	91,006	(719)	1,581	(2,300)
39,820	38,445	1,375	7.56	7.49	0.07	Total loans	757,256	724,648	32,608	8,005	24,603
$ 76,470	$ 73,420	$ 3,050	5.76 %	5.63 %	0.13 %	Total earning assets	$1,109,286	$1,040,977	$ 68,309	$ 21,041	$ 47,268
						Interest bearing deposits:					
$ 8,790	$ 8,184	$ 606	1.68 %	1.77 %	(0.09)%	NOW and money market	$ 37,141	$ 36,421	$ 720	$ (2,252)	$ 2,972
14,537	14,529	8	0.79	0.81	(0.02)	Savings	28,909	29,772	(863)	(100)	(763)
8,959	8,825	134	3.01	3.16	(0.15)	Time deposits	67,988	70,196	(2,208)	(2,947)	739
22,623	20,766	1,857	2.72	3.19	(0.47)	P.R. public deposits	155,147	167,043	(11,896)	(25,359)	13,463
54,909	52,304	2,605	2.09	2.30	(0.21)	Total interest bearing deposits	289,185	303,432	(14,247)	(30,658)	16,411
14,906	14,846	60				Non-interest bearing demand deposits					
69,815	67,150	2,665	1.64	1.79	(0.15)	Total deposits	289,185	303,432	(14,247)	(30,658)	16,411
693	405	288	3.94	4.52	(0.58)	Short-term borrowings	6,881	4,616	2,265	(653)	2,918
718	812	(94)	6.51	5.98	0.53	Other medium and long-term debt	11,777	12,096	(319)	1,194	(1,513)
56,320	53,521	2,799	2.17	2.37	(0.20)	Total interest bearing liabilities (excluding demand deposits)	307,843	320,144	(12,301)	(30,117)	17,816
5,244	5,053	191				Other sources of funds					
$ 76,470	$ 73,420	$ 3,050	1.60 %	1.73 %	(0.13)%	Total source of funds	$ 307,843	$ 320,144	$(12,301)	$(30,117)	$ 17,816
			4.16 %	3.90 %	0.26 %	Net interest margin/ income on a taxable equivalent basis (Non-GAAP)	$ 801,443	$ 720,833	$ 80,610	$ 51,158	$ 29,452
			3.59 %	3.26 %	0.33 %	Net interest spread					
						Taxable equivalent adjustment	102,513	74,328	28,185		
			3.63 %	3.51 %	0.12 %	Net interest margin/ income non-taxable equivalent basis (GAAP)	$ 698,930	$ 646,505	$ 52,425		

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

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

Popular, Inc.
Financial Supplement to Third Quarter 2026 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-26	30-Sep-25	Variance	30-Sep-26	30-Sep-25	Variance		30-Sep-26	30-Sep-25	Variance	Rate	Volume
(In millions)							(In thousands)				
$ 4,933	$ 6,205	$ (1,272)	3.72 %	4.45 %	(0.73)%	Money market investments	$ 137,129	$ 206,565	$(69,436)	$ (30,967)	$(38,469)
30,894	28,729	2,165	3.68	3.28	0.40	Investment securities [1]	850,696	705,879	144,817	87,021	57,796
33	29	4	5.58	5.74	(0.16)	Trading securities	1,394	1,237	157	(37)	194
35,860	34,963	897	3.69	3.49	0.20	Total money market, investment and trading securities	989,219	913,681	75,538	56,017	19,521
						Loans:					
19,938	18,802	1,136	6.76	6.72	0.04	Commercial	1,007,387	945,330	62,057	4,679	57,378
1,714	1,440	274	7.94	8.19	(0.25)	Construction	101,825	88,179	13,646	(2,676)	16,322
1,968	1,961	7	7.40	7.18	0.22	Leasing	109,252	105,650	3,602	3,239	363
8,736	8,331	405	6.13	5.89	0.24	Mortgage	401,848	368,141	33,707	15,440	18,267
3,334	3,224	110	13.71	14.10	(0.39)	Consumer	341,874	339,880	1,994	(9,009)	11,003
3,868	3,935	(67)	9.32	9.00	0.32	Auto	269,685	264,905	4,780	9,292	(4,512)
39,558	37,693	1,865	7.54	7.49	0.05	Total loans	2,231,871	2,112,085	119,786	20,965	98,821
$ 75,418	$ 72,656	$ 2,762	5.71 %	5.57 %	0.14 %	Total earning assets	$3,221,090	$3,025,766	$195,324	$ 76,982	$118,342
						Interest bearing deposits:					
$ 8,722	$ 8,077	$ 645	1.66 %	1.73 %	(0.07)%	NOW and money market	$ 108,537	$ 104,711	$ 3,826	$ (8,150)	$ 11,976
14,662	14,547	115	0.78	0.84	(0.06)	Savings	85,262	91,430	(6,168)	(3,378)	(2,790)
8,861	8,587	274	2.98	3.17	(0.19)	Time deposits	197,643	203,909	(6,266)	(12,640)	6,374
21,504	20,464	1,040	2.66	3.24	(0.58)	P.R public deposits	428,415	496,303	(67,888)	(90,826)	22,938
53,749	51,675	2,074	2.04	2.32	(0.28)	Total interest bearing deposits	819,857	896,353	(76,496)	(114,994)	38,498
15,091	14,778	313				Non-interest bearing demand deposits					
68,840	66,453	2,387	1.59	1.80	(0.21)	Total deposits	819,857	896,353	(76,496)	(114,994)	38,498
610	333	277	3.89	4.55	(0.66)	Short-term borrowings	17,756	11,342	6,414	(1,830)	8,244
743	835	(92)	6.38	5.79	0.59	Other medium and long-term debt	35,486	36,173	(687)	3,668	(4,355)
55,102	52,843	2,259	2.12	2.39	(0.27)	Total interest bearing liabilities (excluding demand deposits)	873,099	943,868	(70,769)	(113,156)	42,387
5,225	5,035	190				Other sources of funds					
$ 75,418	$ 72,656	$ 2,762	1.55 %	1.74 %	(0.19)%	Total source of funds	$ 873,099	$ 943,868	$(70,769)	$(113,156)	$ 42,387
			4.16 %	3.83 %	0.33 %	Net interest margin/ income on a taxable equivalent basis (Non-GAAP)	$2,347,991	$2,081,898	$266,093	$ 190,138	$ 75,955
			3.59 %	3.18 %	0.41 %	Net interest spread					
						Taxable equivalent adjustment	285,462	198,247	87,215		
			3.65 %	3.46 %	0.19 %	Net interest margin/ income non-taxable equivalent basis (GAAP)	$2,062,529	$1,883,651	$178,878		

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

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

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

Mortgage Banking Activities

	Quarters ended			Variance		Nine months ended		
(In thousands)	30-Sep-26	30-Jun-26	30-Sep-25	Δ vs 30 - Jun-26	Δ vs 30- Sep-25	30-Sep-26	30-Sep-25	Δ vs 30- Sep -25
Mortgage servicing fees, net of fair value adjustments:								
Mortgage servicing fees	$ 6,173	$ 6,416	$ 6,744	$ (243)	$ (571)	$ 19,072	$ 20,824	$ (1,752)
Mortgage servicing rights fair value adjustments	(1,497)	(232)	(3,835)	(1,265)	2,338	(4,368)	(9,359)	4,991
Total mortgage servicing fees, net of fair value adjustments	4,676	6,184	2,909	(1,508)	1,767	14,704	11,465	3,239
Net (loss) gain on sale of loans, including valuation on loans held-for-sale	(17)	159	(53)	(176)	36	460	103	357
Trading account (loss) profit:								
Unrealized (losses) gains on outstanding derivative positions	124	(52)	51	176	73	147	(44)	191
Realized (losses) gains on closed derivative positions	69	13	(122)	56	191	63	(131)	194
Total trading account (loss) profit	193	(39)	(71)	232	264	210	(175)	385
Losses on repurchased loans, including interest advances	—	(37)	(14)	37	14	(42)	(61)	19
Total mortgage banking activities	$ 4,852	$ 6,267	$ 2,771	$ (1,415)	$ 2,081	$ 15,332	$ 11,332	$ 4,000

Other Service Fees

	Quarters ended			Variance		Nine months ended		
(In thousands)	30-Sep-26	30-Jun-26	30-Sep-25	Δ vs 30- Jun-26	Δ vs 30- Sept-25	30-Sep-26	30-Sep-25	Δ vs 30- Sep-25
Other service fees:								
Debit card fees	$ 30,841	$ 31,538	$ 28,084	$ (697)	$ 2,757	$ 92,388	$ 82,434	$ 9,954
Insurance fees	12,893	12,586	12,995	307	(102)	38,004	36,999	1,005
Credit card fees	35,270	34,783	32,668	487	2,602	102,054	95,300	6,754
Sale and administration of investment products	11,007	9,998	9,459	1,009	1,548	31,192	27,490	3,702
Trust fees	7,911	7,751	6,998	160	913	23,001	19,924	3,077
Other fees	12,662	12,136	11,172	526	1,490	35,658	34,259	1,399
Total other service fees	$ 110,584	$ 108,792	$ 101,376	$ 1,792	$ 9,208	$ 322,297	$ 296,406	$ 25,891

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

Loans - Ending Balances

	Quarters ended			Variance			
(Dollars in thousands)	30-Sep-26	30-Jun-26	30-Sep-25	Δ vs 30-Jun-26	% of Change	Δ vs 30-Sep-25	% of Change
Loans held-in-portfolio:							
Commercial							
Commercial multi-family	$ 2,396,981	$ 2,399,424	$ 2,489,589	$ (2,443)	(0.10%)	$ (92,608)	(3.72%)
Commercial real estate non-owner occupied	5,842,740	5,620,875	5,462,580	221,865	3.95%	380,160	6.96%
Commercial real estate owner occupied	3,412,200	3,256,702	3,090,724	155,498	4.77%	321,476	10.40%
Commercial and industrial	8,709,058	8,774,084	8,245,639	(65,026)	(0.74%)	463,419	5.62%
Total Commercial	20,360,979	20,051,085	19,288,532	309,894	1.55%	1,072,447	5.56%
Construction	1,585,873	1,732,075	1,604,612	(146,202)	(8.44%)	(18,739)	(1.17%)
Mortgage	8,860,185	8,780,334	8,558,408	79,851	0.91%	301,777	3.53%
Leasing	1,952,125	1,968,035	1,998,651	(15,910)	(0.81%)	(46,526)	(2.33%)
Consumer							
Credit cards	1,260,053	1,237,997	1,225,567	22,056	1.78%	34,486	2.81%
Home equity lines of credit	88,606	85,357	78,890	3,249	3.81%	9,716	12.32%
Personal	1,994,260	1,952,725	1,900,325	41,535	2.13%	93,935	4.94%
Auto	3,756,459	3,766,648	3,850,953	(10,189)	(0.27%)	(94,494)	(2.45%)
Other	184,116	175,606	181,220	8,510	4.85%	2,896	1.60%
Total Consumer	7,283,494	7,218,333	7,236,955	65,161	0.90%	46,539	0.64%
Total loans held-in-portfolio	$ 40,042,656	$ 39,749,862	$ 38,687,158	$ 292,794	0.74%	$ 1,355,498	3.50%
Loans held-for-sale:							
Commercial	$ —	$ 83,700	$ —	$ (83,700)	—%	$ —	—%
Mortgage	$ 3,214	$ 4,879	$ 7,783	$ (1,665)	(34.13%)	$ (4,569)	(58.70%)
Total loans held-for-sale	$ 3,214	$ 88,579	$ 7,783	$ (85,365)	(96.37%)	$ (4,569)	(58.70%)
Total loans	$ 40,045,870	$ 39,838,441	$ 38,694,941	$ 207,429	0.52%	$ 1,350,929	3.49%

Deposits - Ending Balances

	Quarters ended			Variance			
(In thousands)	30-Sep-26	30-Jun-26	30-Sep-25 [2]	Δ vs 30-Jun-26	% of Change	Δ vs 30-Sep-25	% of Change
Deposits excluding P.R. public deposits:							
Demand deposits	$ 15,005,068	$ 15,085,454	$ 14,874,026	$ (80,386)	(0.53%)	$ 131,042	0.88%
Savings, NOW and money market deposits (non-brokered)	23,037,725	23,376,410	22,538,837	(338,685)	(1.45%)	498,888	2.21%
Savings, NOW and money market deposits (brokered)	75,278	79,505	84,592	(4,227)	(5.32%)	(9,314)	(11.01%)
Time deposits (non-brokered)	8,227,389	8,113,712	8,113,659	113,677	1.40%	113,730	1.40%
Time deposits (brokered CDs)	893,371	873,116	826,182	20,255	2.32%	67,189	8.13%
Sub-total deposits excluding P.R. public deposits	47,238,831	47,528,197	46,437,296	(289,366)	(0.61%)	801,535	1.73%
P.R. public deposits:							
Demand deposits [1]	11,033,195	11,438,732	12,487,246	(405,537)	(3.55%)	(1,454,051)	(11.64%)
Savings, NOW and money market deposits (non-brokered)	9,515,457	10,347,936	6,907,309	(832,479)	(8.04%)	2,608,148	37.76%
Time deposits (non-brokered)	917,508	918,250	681,553	(742)	(0.08%)	235,955	34.62%
Sub-total P.R. public deposits	21,466,160	22,704,918	20,076,108	(1,238,758)	(5.46%)	1,390,052	6.92%
Total deposits	$ 68,704,991	$ 70,233,115	$ 66,513,404	$ (1,528,124)	(2.18%)	$ 2,191,587	3.29%

[1] Includes interest bearing demand deposits.
[2] Savings, NOW and money market deposits include reciprocal deposits of $844 million as of September 30, 2026 (June 30, 2026 - $841 million; September 30, 2025 - $799 million) that were categorized as brokered deposits during 2025 and re-characterized as non-brokered in 2026. Similarly, Time deposits include reciprocal deposits of $88 million as of September 30, 2026 (June 30, 2026 - $75 million; September 30, 2025 - $100 million) that were categorized as brokered deposits during 2025 and re-characterized as non-brokered in 2026. The presentation for September 30, 2025 has been adjusted to conform to the presentation for September 30, 2026.

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

30-Sep-26

BPPR

(In thousands)	Past due 30-59 days	Past due 60-89 days	Past due 90 days or more	Total past due	Current	Loans HIP	Past due 90 days or more Non-accrual loans	Past due 90 days or more Accruing loans
Commercial multi-family	$ 4,608	$ 2,472	$ 3,222	$ 10,302	$ 334,459	$ 344,761	$ 3,222	$ —
Commercial real estate:								
Non-owner occupied	4,925	138	25,930	30,993	3,376,262	3,407,255	25,930	—
Owner occupied	5,892	1,238	18,601	25,731	1,179,548	1,205,279	18,601	—
Commercial and industrial	5,920	2,721	188,053	196,694	5,893,457	6,090,151	183,940	4,113
Construction	11,944	—	—	11,944	457,743	469,687	—	—
Mortgage	245,242	115,758	320,383	681,383	6,963,994	7,645,377	130,982	189,401
Leasing	22,785	5,283	7,713	35,781	1,916,344	1,952,125	7,713	—
Consumer:								
Credit cards	14,018	9,957	24,279	48,254	1,211,793	1,260,047	—	24,279
Home equity lines of credit	—	—	—	—	1,818	1,818	—	—
Personal	21,317	12,624	16,349	50,290	1,891,960	1,942,250	16,349	—
Auto	111,097	20,747	32,223	164,067	3,592,392	3,756,459	32,223	—
Other	340	121	3,491	3,952	165,537	169,489	2,994	497
Total	$ 448,088	$ 171,059	$ 640,244	$ 1,259,391	$ 26,985,307	$ 28,244,698	$ 421,954	$ 218,290

30-Jun-26

BPPR

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

Variance								
	Past due						Past due 90 days or more	
(In thousands)	30-59 days	60-89 days	90 days or more	Total past due	Current	Loans HIP	Non-accrual loans	Accruing loans
Commercial multi-family	$ (6,115)	$ 2,472	$ 3,222	$ (421)	$ (777)	$ (1,198)	$ 3,222	$ —
Commercial real estate:								
Non-owner occupied	2,175	(22)	(86)	2,067	84,093	86,160	(86)	—
Owner occupied	3,839	1,238	3,227	8,304	40,294	48,598	3,227	—
Commercial and industrial	857	637	45,106	46,600	(119,517)	(72,917)	45,551	(445)
Construction	11,944	—	—	11,944	31,893	43,837	—	—
Mortgage	17,160	7,538	(356)	24,342	91,485	115,827	1,742	(2,098)
Leasing	427	(266)	531	692	(16,602)	(15,910)	531	—
Consumer:								
Credit cards	1,960	1,469	912	4,341	17,696	22,037	—	912
Home equity lines of credit	—	—	—	—	(34)	(34)	—	—
Personal	3,533	1,835	(256)	5,112	41,119	46,231	(256)	—
Auto	11,332	1,195	749	13,276	(23,465)	(10,189)	749	—
Other	13	(675)	(378)	(1,040)	6,460	5,420	(550)	172
Total	$ 47,125	$ 15,421	$ 52,671	$ 115,217	$ 152,645	$ 267,862	$ 54,130	$ (1,459)

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

30-Sep-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	$ 4,985	$ 2,132	$ 7,151	$ 14,268	$ 2,037,952	$ 2,052,220	$ 7,151	$ —
Commercial real estate:								—
Non-owner occupied	27,718	2,059	6,329	36,106	2,399,379	2,435,485	6,329	—
Owner occupied	5,048	—	8,865	13,913	2,193,008	2,206,921	8,865	—
Commercial and industrial	8,696	7,792	8,632	25,120	2,593,787	2,618,907	8,469	163
Construction	—	12,491	—	12,491	1,103,695	1,116,186	—	—
Mortgage	1,276	3,977	9,256	14,509	1,200,299	1,214,808	9,256	—
Consumer:								—
Credit cards	—	—	—	—	6	6	—	—
Home equity lines of credit	735	1,046	2,876	4,657	82,131	86,788	2,876	—
Personal	614	399	837	1,850	50,160	52,010	837	—
Other	—	—	48	48	14,579	14,627	48	—
Total	$ 49,072	$ 29,896	$ 43,994	$ 122,962	$ 11,674,996	$ 11,797,958	$ 43,831	$ 163

30-Jun-26

Popular U.S.

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

Variance								
	Past due						Past due 90 days or more	
(In thousands)	30-59 days	60-89 days	90 days or more	Total past due	Current	Loans HIP	Non-accrual loans	Accruing loans
Commercial multi-family	$ (181)	$ 2,132	$ (1,780)	$ 171	$ (1,416)	$ (1,245)	$ (1,780)	$ —
Commercial real estate:								
Non-owner occupied	26,118	(1,332)	(621)	24,165	111,540	135,705	(621)	—
Owner occupied	4,054	(1,438)	—	2,616	104,284	106,900	—	—
Commercial and industrial	3,024	7,734	1,895	12,653	(4,762)	7,891	1,906	(11)
Construction	—	—	—	—	(190,039)	(190,039)	—	—
Mortgage	378	1,204	(977)	605	(36,581)	(35,976)	(977)	—
Consumer:								
Credit cards	—	—	—	—	19	19	—	—
Home equity lines of credit	(177)	927	(444)	306	2,977	3,283	(444)	—
Personal	101	(257)	86	(70)	(4,626)	(4,696)	86	—
Other	(441)	—	48	(393)	3,483	3,090	48	—
Total	$ 32,876	$ 8,970	$ (1,793)	$ 40,053	$ (15,121)	$ 24,932	$ (1,782)	$ (11)

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

30-Sep-26

Popular, Inc.

(In thousands)	Past due 30-59 days	Past due 60-89 days	Past due 90 days or more	Total past due	Current	Loans HIP	Past due 90 days or more Non-accrual loans	Past due 90 days or more Accruing loans
Commercial multi-family	$ 9,593	$ 4,604	$ 10,373	$ 24,570	$ 2,372,411	$ 2,396,981	$ 10,373	$ —
Commercial real estate:								
Non-owner occupied	32,643	2,197	32,259	67,099	5,775,641	5,842,740	32,259	—
Owner occupied	10,940	1,238	27,466	39,644	3,372,556	3,412,200	27,466	—
Commercial and industrial	14,616	10,513	196,685	221,814	8,487,244	8,709,058	192,409	4,276
Construction	11,944	12,491	—	24,435	1,561,438	1,585,873	—	—
Mortgage	246,518	119,735	329,639	695,892	8,164,293	8,860,185	140,238	189,401
Leasing	22,785	5,283	7,713	35,781	1,916,344	1,952,125	7,713	—
Consumer:								
Credit cards	14,018	9,957	24,279	48,254	1,211,799	1,260,053	—	24,279
Home equity lines of credit	735	1,046	2,876	4,657	83,949	88,606	2,876	—
Personal	21,931	13,023	17,186	52,140	1,942,120	1,994,260	17,186	—
Auto	111,097	20,747	32,223	164,067	3,592,392	3,756,459	32,223	—
Other	340	121	3,539	4,000	180,116	184,116	3,042	497
Total	$ 497,160	$ 200,955	$ 684,238	$ 1,382,353	$ 38,660,303	$ 40,042,656	$ 465,785	$ 218,453

30-Jun-26

Popular, Inc.

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

Variance

(In thousands)	Past due				Current	Loans HIP	Past due 90 days or more	
	30-59 days	60-89 days	90 days or more	Total past due			Non-accrual loans	Accruing loans
Commercial multi-family	$ (6,296)	$ 4,604	$ 1,442	$ (250)	$ (2,193)	$ (2,443)	$ 1,442	$ —
Commercial real estate:								
Non-owner occupied	28,293	(1,354)	(707)	26,232	195,633	221,865	(707)	—
Owner occupied	7,893	(200)	3,227	10,920	144,578	155,498	3,227	—
Commercial and industrial	3,881	8,371	47,001	59,253	(124,279)	(65,026)	47,457	(456)
Construction	11,944	—	—	11,944	(158,146)	(146,202)	—	—
Mortgage	17,538	8,742	(1,333)	24,947	54,904	79,851	765	(2,098)
Leasing	427	(266)	531	692	(16,602)	(15,910)	531	—
Consumer:								
Credit cards	1,960	1,469	912	4,341	17,715	22,056	—	912
Home equity lines of credit	(177)	927	(444)	306	2,943	3,249	(444)	—
Personal	3,634	1,578	(170)	5,042	36,493	41,535	(170)	—
Auto	11,332	1,195	749	13,276	(23,465)	(10,189)	749	—
Other	(428)	(675)	(330)	(1,433)	9,943	8,510	(502)	172
Total	$ 80,001	$ 24,391	$ 50,878	$ 155,270	$ 137,524	$ 292,794	$ 52,348	$ (1,470)

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

(Dollars in thousands)	30-Sep-26	As a % of loans HIP by category	30-Jun-26	As a % of loans HIP by category	30-Sep-25	As a % of loans HIP by category	Variance Q3 2026 vs. Q2 2026	Variance Q3 2026 vs Q3 2025
Non-accrual loans:								
Commercial								
Commercial multi-family	$ 10,373	0.4%	$ 8,931	0.4%	$ 8,641	0.3%	$ 1,442	$ 1,732
Commercial real estate non-owner occupied	32,259	0.6	32,966	0.6	44,126	0.8	(707)	(11,867)
Commercial real estate owner occupied	27,466	0.8	24,239	0.7	25,619	0.8	3,227	1,847
Commercial and industrial	192,409	2.2	144,952	1.7	174,491	2.1	47,457	17,918
Total Commercial	262,507	1.3	211,088	1.1	252,877	1.3	51,419	9,630
Mortgage	140,238	1.6	139,473	1.6	167,767	2.0	765	(27,529)
Leasing	7,713	0.4	7,182	0.4	7,747	0.4	531	(34)
Consumer								
Home equity lines of credit	2,876	3.2	3,320	3.9	3,257	4.1	(444)	(381)
Personal	17,186	0.9	17,356	0.9	19,316	1.0	(170)	(2,130)
Auto	32,223	0.9	31,474	0.8	49,432	1.3	749	(17,209)
Other	3,042	1.7	3,544	2.0	1,806	1.0	(502)	1,236
Total Consumer	55,327	0.8	55,694	0.8	73,811	1.0	(367)	(18,484)
Total non-performing loans held-in-portfolio	465,785	1.2%	413,437	1.0%	502,202	1.3%	52,348	(36,417)
Non-performing loans held-for-sale	—		83,700		—		(83,700)	—
Other real estate owned (“OREO”)	44,299		49,557		42,950		(5,258)	1,349
Total non-performing assets	510,084		546,694		545,152		(36,610)	(35,068)
Accruing loans past due 90 days or more [1]	218,453		219,923		205,356		$ (1,470)	$ 13,097
Ratios:								
Non-performing assets to total assets	0.66%		0.69%		0.73%			
Non-performing loans held-in-portfolio to loans held-in-portfolio	1.16		1.04		1.30			
Allowance for credit losses to loans held-in-portfolio	2.02		1.97		2.03			
Allowance for credit losses to non-performing loans, excluding loans held-for-sale	173.64		189.83		156.55			

[1] It is the Corporation’s policy to report delinquent residential mortgage loans insured by FHA or guaranteed by the VA as accruing loans past due 90 days or more as opposed to non-performing since the principal repayment is insured. These balances include $35 million of residential mortgage loans insured by FHA or guaranteed by the VA that are no longer accruing interest as of September 2026 (June 2026 - $40 million ; September 2025 - $49 million). Furthermore, the Corporation has approximately $23 million reverse mortgage loans which are guaranteed by FHA, as of September 2026 . Due to the guaranteed nature of the loans, it is the Corporation’s policy to exclude these balances from non-performing assets (June 2026 - $25 million ; September 2025 - $29 million).

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

Commercial loans held-in-portfolio:

	Quarter ended 30-Sep-26			Quarter ended 30-Jun-26		
(In thousands)	BPPR	Popular U.S.	Popular, Inc.	BPPR	Popular U.S.	Popular, Inc.
Beginning balance NPLs	$ 179,779	$ 31,309	$ 211,088	$ 226,642	$ 24,473	$ 251,115
Plus:						
New non-performing loans	91,131	5,924	97,055	136,095	16,382	152,477
Advances on existing non-performing loans	—	210	210	—	62	62
Less:						
Non-performing loans transferred to OREO	—	—	—	(301)	—	(301)
Non-performing loans charged-off	(34,809)	(585)	(35,394)	(73,035)	(1,571)	(74,606)
Loans returned to accrual status / loan collections	(4,408)	(6,044)	(10,452)	(25,922)	(8,037)	(33,959)
Loans transferred to held-for-sale	—	—	—	(83,700)	—	(83,700)
Ending balance NPLs	$ 231,693	$ 30,814	$ 262,507	$ 179,779	$ 31,309	$ 211,088

Mortgage loans held-in-portfolio:

	Quarter ended 30-Sep-26			Quarter ended 30-Jun-26		
(In thousands)	BPPR	Popular U.S.	Popular, Inc.	BPPR	Popular U.S.	Popular, Inc.
Beginning balance NPLs	$ 129,240	$ 10,233	$ 139,473	$ 129,367	$ 9,700	$ 139,067
Plus:						
New non-performing loans	30,624	2,804	33,428	30,664	3,251	33,915
Advances on existing non-performing loans	—	—	—	—	4	4
Less:						
Non-performing loans transferred to OREO	(1,497)	—	(1,497)	(1,985)	—	(1,985)
Non-performing loans charged-off	44	(4)	40	119	(9)	110
Loans returned to accrual status / loan collections	(27,429)	(3,777)	(31,206)	(28,925)	(2,713)	(31,638)
Ending balance NPLs	$ 130,982	$ 9,256	$ 140,238	$ 129,240	$ 10,233	$ 139,473

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

	Quarter ended 30-Sep-26			Quarter ended 30-Jun-26		
(In thousands)	BPPR	Popular U.S.	Popular, Inc.	BPPR	Popular U.S.	Popular, Inc.
Beginning balance NPLs	$ 309,019	$ 41,542	$ 350,561	$ 356,009	$ 34,173	$ 390,182
Plus:						
New non-performing loans	121,755	8,728	130,483	166,759	19,633	186,392
Advances on existing non-performing loans	—	210	210	—	66	66
Less:						
Non-performing loans transferred to OREO	(1,497)	—	(1,497)	(2,286)	—	(2,286)
Non-performing loans charged-off	(34,765)	(589)	(35,354)	(72,916)	(1,580)	(74,496)
Loans returned to accrual status / loan collections	(31,837)	(9,821)	(41,658)	(54,847)	(10,750)	(65,597)
Loans transferred to held-for-sale	—	—	—	(83,700)	—	(83,700)
Ending balance NPLs	$ 362,675	$ 40,070	$ 402,745	$ 309,019	$ 41,542	$ 350,561

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

	Quarters ended		
(In thousands)	30-Sep-26	30-Jun-26	30-Sep-25
Balance at beginning of period - loans held-in-portfolio	$ 784,832	$ 823,729	$ 769,485
Provision for credit losses	96,911	65,154	74,517
Initial allowance for credit losses - PCD Loans	3	2	6
	881,746	888,885	844,008
Net loans charge-off (recovered)- BPPR			
Commercial:			
Commercial multi-family	(2)	—	(2)
Commercial real estate non-owner occupied	(676)	(4,102)	12,614
Commercial real estate owner occupied	(4,211)	(2,063)	(947)
Commercial and industrial	34,085	73,406	1,467
Total Commercial	29,196	67,241	13,132
Construction	(80)	—	—
Mortgage	(3,324)	(4,922)	(2,216)
Leasing	1,605	1,840	2,054
Consumer:			
Credit cards	13,739	14,300	15,310
Home equity lines of credit	(107)	(44)	(89)
Personal	17,212	16,143	15,685
Auto	13,067	5,808	12,036
Other Consumer	769	1,322	627
Total Consumer	44,680	37,529	43,569
Total net charged-off BPPR	$ 72,077	$ 101,688	$ 56,539
Net loans charge-off (recovered) - Popular U.S.			
Commercial:			
Commercial multi-family	—	1,312	(60)
Commercial real estate owner occupied	626	(139)	(16)
Commercial and industrial	(127)	87	660
Total Commercial	499	1,260	584
Construction	—	—	—
Mortgage	(32)	(31)	(36)
Consumer:			
Credit cards	—	1	—
Home equity lines of credit	(428)	(106)	(423)
Personal	804	1,233	1,109
Other Consumer	16	8	15
Total Consumer	392	1,136	701
Total net charged-off Popular U.S.	$ 859	$ 2,365	$ 1,249
Total loans net charged-off - Popular, Inc.	$ 72,936	$ 104,053	$ 57,788
Balance at end of period - loans held-in-portfolio	$ 808,810	$ 784,832	$ 786,220
Balance at beginning of period - unfunded commitments	$ 14,936	$ 14,547	$ 13,053
Provision for credit losses (benefit)	(22)	389	770
Balance at end of period - unfunded commitments [1]	$ 14,914	$ 14,936	$ 13,823
POPULAR, INC.			
Annualized net charge-offs (recoveries) to average loans held-in-portfolio	0.73%	1.05%	0.60%
Provision for credit losses (benefit) - loan portfolios to net charge-offs	132.87%	62.62%	128.95%
BPPR			
Annualized net charge-offs (recoveries) to average loans held-in-portfolio	1.03%	1.46%	0.84%
Provision for credit losses (benefit) - loan portfolios to net charge-offs	137.98%	60.71%	128.48%
Popular U.S.			
Annualized net charge-offs (recoveries) to average loans held-in-portfolio	0.03%	0.08%	0.04%
Provision for credit losses (benefit) - loan portfolios to net charge-offs	(295.81%)	144.44%	150.36 %

[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 2026 Earnings Release
Table O - Allowance for Credit Losses "ACL"- Loan Portfolios - BPPR Operations
(Unaudited)

30-Sep-26

BPPR

(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	$ 3,420	$ 344,761	0.99%
Commercial real estate - non-owner occupied	38,230	3,407,255	1.12%
Commercial real estate - owner occupied	38,653	1,205,279	3.21%
Commercial and industrial	213,387	6,090,151	3.50%
Total commercial	$ 293,690	$ 11,047,446	2.66%
Construction	4,193	469,687	0.89%
Mortgage	69,390	7,645,377	0.91%
Leasing	16,870	1,952,125	0.86%
Consumer:			
Credit cards	84,992	1,260,047	6.75%
Home equity lines of credit	47	1,818	2.59%
Personal	89,962	1,942,250	4.63%
Auto	152,931	3,756,459	4.07%
Other	7,590	169,489	4.48%
Total consumer	$ 335,522	$ 7,130,063	4.71%
Total	$ 719,665	$ 28,244,698	2.55%

30-Jun-26

BPPR

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

	Variance		
(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	$ (649)	$ (1,198)	(0.18%)
Commercial real estate - non-owner occupied	(1,949)	86,160	(0.09%)
Commercial real estate - owner occupied	3,104	48,598	0.13%
Commercial and industrial	46,600	(72,917)	0.80 %
Total commercial	$ 47,106	$ 60,643	0.41 %
Construction	(610)	43,837	(0.24%)
Mortgage	(1,108)	115,827	(0.03)%
Leasing	(757)	(15,910)	(0.03)%
Consumer:			
Credit cards	175	22,037	(0.11)%
Home equity lines of credit	(5)	(34)	(0.22%)
Personal	(6,052)	46,231	(0.43%)
Auto	(11,612)	(10,189)	(0.30%)
Other	241	5,420	—%
Total consumer	$ (17,253)	$ 63,465	(0.29%)
Total	$ 27,378	$ 267,862	0.07 %

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

30-Sep-26			
Popular U.S.			
(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	$ 12,391	$ 2,052,220	0.60%
Commercial real estate - non-owner occupied	14,418	2,435,485	0.59%
Commercial real estate - owner occupied	19,180	2,206,921	0.87%
Commercial and industrial	21,415	2,618,907	0.82%
Total commercial	$ 67,404	$ 9,313,533	0.72%
Construction	7,161	1,116,186	0.64%
Mortgage	8,258	1,214,808	0.68%
Consumer:			
Credit cards	—	6	-%
Home equity lines of credit	1,679	86,788	1.93%
Personal	4,639	52,010	8.92%
Other	4	14,627	0.03%
Total consumer	$ 6,322	$ 153,431	4.12%
Total	$ 89,145	$ 11,797,958	0.76%

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

	Variance		
(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	$ (2,459)	$ (1,245)	(0.12%)
Commercial real estate - non-owner occupied	(1,213)	135,705	(0.09%)
Commercial real estate - owner occupied	2,090	106,900	0.06 %
Commercial and industrial	2,806	7,891	0.10%
Total commercial	$ 1,224	$ 249,251	(0.01%)
Construction	(2,396)	(190,039)	(0.09%)
Mortgage	(766)	(35,976)	(0.04%)
Consumer:			
Credit cards	—	19	—%
Home equity lines of credit	308	3,283	0.29 %
Personal	(1,769)	(4,696)	(2.38%)
Other	(1)	3,090	(0.02%)
Total consumer	$ (1,462)	$ 1,696	(1.01)%
Total	$ (3,400)	$ 24,932	(0.03%)

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

30-Sep-26

Pop Inc.

(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	$ 15,811	$ 2,396,981	0.66 %
Commercial real estate - non-owner occupied	52,648	5,842,740	0.90 %
Commercial real estate - owner occupied	57,833	3,412,200	1.69 %
Commercial and industrial	234,802	8,709,058	2.70 %
Total commercial	$ 361,094	$ 20,360,979	1.77 %
Construction	11,354	1,585,873	0.72 %
Mortgage	77,648	8,860,185	0.88 %
Leasing	16,870	1,952,125	0.86 %
Consumer:			
Credit cards	84,992	1,260,053	6.75 %
Home equity lines of credit	1,726	88,606	1.95 %
Personal	94,601	1,994,260	4.74 %
Auto	152,931	3,756,459	4.07 %
Other	7,594	184,116	4.12 %
Total consumer	$ 341,844	$ 7,283,494	4.69 %
Total	$ 808,810	$ 40,042,656	2.02 %

30-Jun-26

Pop Inc.

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

	Variance		
(Dollars in thousands)	Total ACL	Total loans held-in-portfolio	ACL to loans held-in-portfolio
Commercial:			
Commercial multi-family	$ (3,108)	$ (2,443)	(0.13%)
Commercial real estate - non-owner occupied	(3,162)	221,865	(0.09%)
Commercial real estate - owner occupied	5,194	155,498	0.08 %
Commercial and industrial	49,406	(65,026)	0.58 %
Total commercial	$ 48,330	$ 309,894	0.21 %
Construction	(3,006)	(146,202)	(0.11%)
Mortgage	(1,874)	79,851	(0.03)%
Leasing	(757)	(15,910)	(0.03)%
Consumer:			
Credit cards	175	22,056	(0.11)%
Home equity lines of credit	303	3,249	0.28 %
Personal	(7,821)	41,535	(0.50%)
Auto	(11,612)	(10,189)	(0.30%)
Other	240	8,510	(0.06%)
Total consumer	$ (18,715)	$ 65,161	(0.30%)
Total	$ 23,978	$ 292,794	0.05 %

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

	Quarters ended		
(In thousands, except share or per share information)	30-Sep-26	30-Jun-26	30-Sep-25
Total stockholders' equity	$ 6,214,896	$ 6,433,005	$ 6,115,672
Less: Preferred stock	(22,143)	(22,143)	(22,143)
Less: Goodwill	(789,954)	(789,954)	(789,954)
Less: Other intangibles	(3,924)	(4,308)	(5,460)
Total tangible common equity	$ 5,398,875	$ 5,616,600	$ 5,298,115
Total assets	$ 77,735,046	$ 78,972,300	$ 75,065,798
Less: Goodwill	(789,954)	(789,954)	(789,954)
Less: Other intangibles	(3,924)	(4,308)	(5,460)
Total tangible assets	$ 76,941,167	$ 78,178,038	$ 74,270,384
Tangible common equity to tangible assets	7.02%	7.18%	7.13%
Common shares outstanding at end of period	62,834,136	63,866,681	66,959,866
Tangible book value per common share	$ 85.92	$ 87.94	$ 79.12

	Quarterly average			
	30-Sep-26	30-Jun-26	30-Sep-25	
Total stockholders' equity	$ 6,435,638	$ 6,354,694	$ 6,882,514	[1]
Less: Preferred Stock	(22,143)	(22,143)	(22,143)	
Less: Goodwill	(789,954)	(789,954)	(802,812)	
Less: Other intangibles	(4,177)	(4,559)	(5,714)	
Total tangible common equity before adjusting for the impact of unrealized (gains) losses on AFS securities including those transferred to HTM	$ 5,619,364	$ 5,538,038	$ 6,051,845	
Return on average tangible common equity before adjusting for the impact of unrealized (gains) losses on AFS securities including those transferred to HTM	17.09 %	20.12 %	13.83 %	
Add: Average unrealized (gains) losses on AFS securities	903,931	824,631	61,027	
Add: Average unrealized (gains) losses on AFS securities transferred to HTM	150,274	184,136	296,934	
Total tangible common equity after adding back of impact of unrealized (gains) losses on AFS securities, including those transferred to HTM	$ 6,673,569	$ 6,546,805	$ 6,409,806	
ROTCE	14.39 %	17.02 %	13.06 %	

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

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