

25 YEAR HISTORICAL FINANCIAL SUMMARY

¹ Per common share data adjusted for stock splits and reverse stock split executed in May 2012.

² From 1981 to 2003, electronic transactions include ACH, Direct Payment, TelePago Popular, Internet Banking and ATH Network transactions in Puerto Rico. From 2004 to 2009, these numbers were adjusted to include ATH Network transactions in the Dominican Republic, Costa Rica, El Salvador and United States, health care transactions, wire transfers, and other electronic payment transactions in addition to those previously stated. After 2010, the summary only includes electronic transactions made by Popular, Inc.'s clients and excludes electronic transactions processed by EVERTEC for other clients.

³ After the sale in 2010 of EVERTEC, Popular's information technology subsidiary, the Corporation does not process electronic items.

(Dollars in millions, except per share data)

	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Selected Financial Information																									
Net Income (Loss)	\$ 64.6	\$ 85.1	\$ 109.4	\$ 124.7	\$ 146.4	\$ 185.2	\$ 209.6	\$ 232.3	\$ 257.6	\$ 276.1	\$ 304.5	\$ 351.9	\$ 470.9	\$ 489.9	\$ 540.7	\$ 357.7	\$ (64.5)	\$ (1,243.9)	\$ (573.9)	\$ 137.4	\$ 151.3	\$ 245.3	\$ 599.3	\$ (313.5)	\$ 895.3
Assets	8,780.3	10,002.3	11,513.4	12,778.4	15,675.5	16,764.1	19,300.5	23,160.4	25,460.5	28,057.1	30,744.7	33,660.4	36,434.7	44,401.6	48,623.7	47,404.0	44,411.4	38,882.8	34,736.3	38,815.0	37,348.4	36,507.5	35,749.3	33,096.7	35,769.5
Gross Loans	5,195.6	5,252.1	6,346.9	7,781.3	8,677.5	9,779.0	11,376.6	13,078.8	14,907.8	16,057.1	18,168.6	19,582.1	22,602.2	28,742.3	31,710.2	32,736.9	29,911.0	26,268.9	23,803.9	26,458.9	25,314.4	25,093.6	24,706.7	22,053.2	23,129.2
Deposits	7,207.1	8,038.7	8,522.7	9,012.4	9,876.7	10,763.3	11,749.6	13,672.2	14,173.7	14,804.9	16,370.0	17,614.7	18,097.8	20,593.2	22,638.0	24,438.3	28,334.4	27,550.2	25,924.9	26,762.2	27,942.1	27,000.6	26,711.1	24,807.5	27,209.7
Stockholders' Equity	631.8	752.1	834.2	1,002.4	1,141.7	1,262.5	1,503.1	1,709.1	1,661.0	1,993.6	2,272.8	2,410.9	2,754.4	3,104.6	3,449.2	3,620.3	3,581.9	3,268.4	2,538.8	3,800.5	3,918.8	4,110.0	4,626.2	4,267.4	5,105.3
Market Capitalization	\$ 579.0	\$ 987.8	\$ 1,014.7	\$ 923.7	\$ 1,276.8	\$ 2,230.5	\$ 3,350.3	\$ 4,611.7	\$ 3,790.2	\$ 3,578.1	\$ 3,965.4	\$ 4,476.4	\$ 5,960.2	\$ 7,685.6	\$ 5,836.5	\$ 5,003.4	\$ 2,968.3	\$ 1,455.1	\$ 1,445.4	\$ 3,211.4	\$ 1,426.0	\$ 2,144.9	\$ 2,970.6	\$ 3,523.4	\$ 2,936.6
Return on Average Assets (ROAA)	0.72%	0.89%	1.02%	1.02%	1.04%	1.14%	1.14%	1.14%	1.08%	1.04%	1.09%	1.11%	1.36%	1.23%	1.17%	0.74%	-0.14%	-3.04%	-1.57%	0.36%	0.40%	0.68%	1.65%	-0.89%	2.54%
Return on Average Common Equity (ROACE)	10.57%	12.72%	13.80%	13.80%	14.22%	16.17%	15.83%	15.41%	15.45%	15.00%	14.84%	16.29%	19.30%	17.60%	17.12%	9.73%	-2.08%	-44.47%	-32.95%	4.37%	4.01%	6.37%	14.43%	-7.04%	19.16%
Per Common Share¹																									
Net Income (Loss) – Basic	\$ 2.69	\$ 3.49	\$ 4.18	\$ 4.59	\$ 5.24	\$ 6.69	\$ 7.51	\$ 8.26	\$ 9.19	\$ 9.85	\$ 10.87	\$ 13.05	\$ 17.36	\$ 17.95	\$ 19.78	\$ 12.41	\$ (2.73)	\$ (45.51)	\$ 2.39	\$ (0.62)	\$ 1.44	\$ 2.36	\$ 5.80	\$ (3.08)	\$ 8.66
Net Income (Loss) – Diluted	2.69	3.49	4.18	4.59	5.24	6.69	7.51	8.26	9.19	9.85	10.87	13.05	17.36	17.92	19.74	12.41	(2.73)	(45.51)	2.39	(0.62)	1.44	2.35	5.78	(3.08)	8.65
Dividends (Declared)	1.00	1.00	1.20	1.25	1.54	1.83	2.00	2.50	3.00	3.20	3.80	4.00	5.05	6.20	6.40	6.40	6.40	4.80	0.20	—	—	—	—	—	0.30
Book Value	26.24	28.79	31.86	34.35	39.52	43.98	51.83	59.32	57.54	69.62	79.67	91.02	96.60	109.45	118.22	123.18	121.24	63.29	38.91	36.67	37.71	39.35	44.26	40.76	48.79
Market Price	24.06	37.81	39.38	35.16	48.44	84.38	123.75	170.00	139.69	131.56	145.40	169.00	224.25	288.30	211.50	179.50	106.00	51.60	22.60	31.40	13.90	20.79	28.73	34.05	28.34
Assets by Geographical Area																									
Puerto Rico	87%	87%	79%	76%	75%	74%	74%	71%	71%	72%	68%	66%	62%	55%	53%	52%	59%	64%	65%	74%	74%	73%	72%	80%	75%
United States	11%	10%	16%	20%	21%	22%	23%	25%	25%	26%	30%	32%	36%	43%	45%	45%	38%	33%	32%	23%	23%	24%	25%	17%	22%
Caribbean and Latin America	2%	3%	5%	4%	4%	4%	3%	4%	4%	2%	2%	2%	2%	2%	2%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Traditional Delivery System																									
Banking Branches																									
Puerto Rico	161	162	165	166	166	178	201	198	199	199	196	195	193	192	194	191	196	179	173	185	183	175	171	168	173
Virgin Islands	3	3	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	9	9	9	9	9
United States	24	30	32	34	40	44	63	89	91	95	96	96	97	128	136	142	147	139	101	96	94	92	90	47	50
Subtotal	188	195	205	208	214	230	272	295	298	302	300	299	298	328	338	341	351	326	282	289	286	276	270	224	232
Non-Banking Offices																									
Popular Financial Holdings	27	41	58	73	91	102	117	128	137	136	149	153	181	183	212	158	134	2							
Popular Cash Express								51	102	132	154	195	129	114	4										
Popular Finance	26	26	26	28	31	39	44	48	47	61	55	36	43	43	49	52	51	9							
Popular Auto	9	9	8	10	9	8	10	10	12	12	20	18	18	18	17	15	12	10	10	10	10	9	9	9	
Popular Leasing, U.S.A.							7	8	10	11	13	13	11	15	14	11	24	22							
Popular Mortgage					3	3	3	11	13	21	25	29	32	30	33	32	32	32	33	36	37	37	38	25	24
Popular Securities					1	2	2	2	2	3	4	7	8	9	12	12	13	7	6	6	4	4	3	3	3
Popular One																				4	5	6	6	6	
Popular Insurance									2	2		2	2	2	2	2	2	1	1	1	1	1	1	1	2
Popular Insurance Agency, U.S.A.										1		1	1	1	1	1	1	1	1	1	1	1	1	1	1
Popular Insurance, V.I.												1	1	1	1	1	1	1	1	1	1	1	1	1	1
E-LOAN														1	1	1	1								
EVERTEC							4	4	4			5	5	5	5	7	9	9	9						
Subtotal	62	76	92	111	134	153	183	258	327	382	427	460	431	421	351	292	280	97	61	55	58	59	59	46	46
Total	250	271	297	319	348	383	455	553	625	684	727	759	729	749	689	633	631	423	343	344	344	335	329	270	278
Electronic Delivery System																									
ATMs Owned																									
Puerto Rico	206	211	234	262	281	327	391	421	442	478	524	539	557	568	583	605	615	605	571	624	613	597	599	602	622
Virgin Islands	3	3	8	8	8	9	17	59	68	37	39	53	57	59	61	65	69	74	77	17	20	20	22	21	21
United States		6	11	26	38	53	71	94	99	109	118	131	129	163	181	192	187	176	136	138	135	134	132	83	87
Total	209	220	253	296	327	389	479	574	609	624	681	723	743	790	825	862	871	855	784	779	768	751	753	706	730
Transactions (in millions)																									
Electronic Transactions ²	23.9	28.6	33.2	43.0	56.6	78.0	111.2	130.5	159.4	199.5	206.0	236.6	255.7	568.5	625.9	690.2	772.7	849.4	804.1	381.6	410.4	420.4	425.4	438.4	465.0
Items Processed ³	166.1	170.4	171.8	174.5	175.0	173.7	171.9	170.9	171.0	160.2	149.9	145.3	138.5	133.9	140.3	150.0	175.2	202.2	191.7						
Employees (full-time equivalent)	7,006	7,024	7,533	7,606	7,815	7,996	8,854	10,549	11,501	10,651	11,334	11,037	11,474	12,139	13,210	12,508	12,303	10,587	9,407	8,277	8,329	8,072	8,059	7,752	7,810