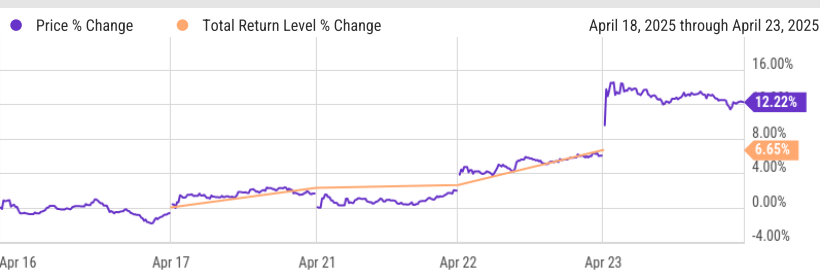


Popular Inc



Performance data quoted presents past performance; past performance does not guarantee future results; the investment return and principal value of an investment will fluctuate; an investor's shares, when redeemed, may be worth more or less than their original cost; current performance may be lower or higher than quoted performance data.

Inc. Statement	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TTM
Revenue	1.929B	1.699B	1.895B	2.359B	2.424B	2.257B	2.478B	2.937B	2.644B	2.799B	2.799B
Operating Margin	--	--	--	--	--	--	--	--	--	--	--
EBIT Margin	30.74%	29.83%	29.68%	43.43%	49.00%	37.82%	56.85%	52.21%	67.67%	78.17%	78.17%
Effective Tax Rate	-124.2%	26.77%	68.19%	16.21%	17.99%	18.10%	24.84%	10.72%	19.87%	22.90%	22.90%
Net Income	895.34M	216.69M	107.68M	618.16M	671.14M	506.62M	934.89M	1.103B	541.34M	614.21M	614.21M
EPS Basic	8.66	2.06	1.02	6.07	6.89	5.88	11.49	14.65	7.53	8.56	8.57
EPS Diluted	8.65	2.06	1.02	6.06	6.88	5.87	11.46	14.63	7.52	8.56	8.56

Balance Sheet	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Last Qtr.
Total Assets	35.76B	38.66B	44.28B	47.60B	52.12B	65.93B	75.10B	67.64B	70.76B	73.05B	73.05B
Total Liabilities	30.66B	33.46B	39.17B	42.17B	46.10B	59.90B	69.13B	63.54B	65.61B	67.43B	67.43B
Financial Debt	1.664B	1.576B	1.614B	1.261B	1.131B	1.259B	1.100B	1.291B	1.032B	1.171B	1.171B
Shareholders Equity	5.105B	5.198B	5.104B	5.435B	6.017B	6.029B	5.969B	4.093B	5.147B	5.613B	5.613B

Cash Flow	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TTM
Cash from Operations	670.14M	596.57M	636.48M	847.50M	705.37M	678.77M	1.005B	1.015B	686.61M	674.72M	674.72M
Cash from Investing	238.34M	-3.455B	-5.352B	-4.391B	-4.170B	-13.07B	-10.52B	5.350B	-2.613B	-1.632B	-1.632B
Cash from Financing	-925.90M	2.853B	4.754B	3.534B	3.456B	12.49B	9.451B	-6.323B	1.878B	959.58M	959.58M
Free Cash Flow	543.72M	496.25M	573.79M	766.95M	619.32M	618.62M	931.47M	910.75M	478.57M	461.31M	461.31M

Dividend	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TTM
Dividend Per Share	0.30	0.60	1.00	1.00	1.20	1.60	1.75	2.20	2.27	2.56	2.56
Payout Ratio	2.15%	30.43%	89.07%	17.06%	17.26%	26.38%	15.13%	14.65%	29.53%	29.38%	--

Profitability	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TTM
Return on Assets	2.60%	0.58%	0.26%	1.35%	1.35%	0.86%	1.33%	1.54%	0.78%	0.85%	--
Return on Equity	19.11%	4.21%	2.09%	11.73%	11.72%	8.41%	15.58%	21.92%	11.72%	11.42%	--
Return on Invested Capital	14.02%	3.20%	1.60%	9.23%	9.73%	7.05%	13.09%	17.82%	9.43%	9.55%	--

Estimates	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	2025	2026	2027
EPS	2.476	2.63	2.688	2.673	2.68	9.972	11.68	12.83
Revenue	782.70M	798.15M	807.51M	810.28M	809.22M	3.149B	3.335B	3.458B

Shareholder Friendliness	Liquidity	Short Interest
Dividend Yield	Quick Ratio Annual	Short Interest
Net Payout Yield	Current Ratio Ann	Days to Cover Short
Net Buyback Yield	Working Capital Ann	Percent of Float Short
Debt Paydwn Yield	EBIT/Int Expense Ann	% of Shr Outst Short

Popular Inc, based in Puerto Rico, is a financial holding company with four main subsidiaries: Banco Popular de Puerto Rico, a bank in Puerto Rico in terms of assets; Banco Popular North America, its banking operation in the continental United States; Evertec, a data processor; and Popular Financial Holdings, a diversified financial services company. The Corporation's reportable segments consist of Banco Popular de Puerto Rico and Popular U.S.

Currency: USD

Symbol: BPOP	Price - April 22, 2025 89.48
Sector: Financials	Price Target 112.22
Industry: Banks	52 Week High - Feb. 18, 2025 106.81
Consensus Rating: Outperform	52 Week Low - April 7, 2025 78.23
Y-Rating: Neutral	Market Cap 6.228B
Last Fiscal Period: --	

Performance	1M	3M	YTD	1Y*	3Y*	5Y*	10Y*
Total Return	-2.07%	-9.81%	-4.12%	7.96%	7.34%	26.06%	12.65%
Price Return	-2.07%	-10.51%	-4.87%	4.96%	4.00%	22.27%	9.70%

*Figures are annualized.

Comparables	Total Returns			Valuation (TTM)	
	1Y*	3Y*	5Y*	P/E	P/S
BPOP	7.96%	7.34%	26.06%	10.45	2.290
FBP	11.99%	16.52%	33.72%	10.31	3.407
OFG	4.46%	14.68%	30.90%	8.614	2.586
FIGI	0.00%	0.00%	--	--	--

*Figures are annualized.

Growth	3Y	5Y	10Y
Revenue	4.13%	2.92%	7.89%
Operating Income	--	--	--
EPS Basic	-9.35%	4.44%	--
Total Dividends Paid	8.45%	9.28%	47.42%
Book Value	-2.04%	-1.29%	2.86%
Total Assets	-0.92%	6.99%	8.24%

Valuation	TTM	3Y Med.	5Y Med.	Ind. Avg.
PE Ratio	10.45	7.315	7.460	--
PS Ratio	2.290	2.279	2.330	--
PB Ratio	1.114	1.213	1.122	--
Price/FCF	13.90	9.106	8.000	--
EV/EBITDA	--	--	--	--
EV/EBIT	-8.066	-10.64	-18.39	--
EV/Revenue	-6.305	-6.462	-9.690	--
EV/FCF	-38.25	-34.18	-36.19	--
EV/Assets	-0.2365	-0.2579	-0.2579	--
P/E Forward	8.973	--	--	--
P/S Forward	1.978	--	--	--
PEG Forward	0.544	--	--	--

Risk	3Y	5Y	10Y
Beta	0.7642	0.6169	0.9173
Standard Deviation	27.96%	29.57%	30.87%
Historical Sharpe Ratio	0.1138	0.7636	0.3733
Max Drawdown	46.25%	47.45%	88.41%
VaR 5%	2.97%	3.14%	3.02%
Historical Sortino	0.1698	1.314	0.5053

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