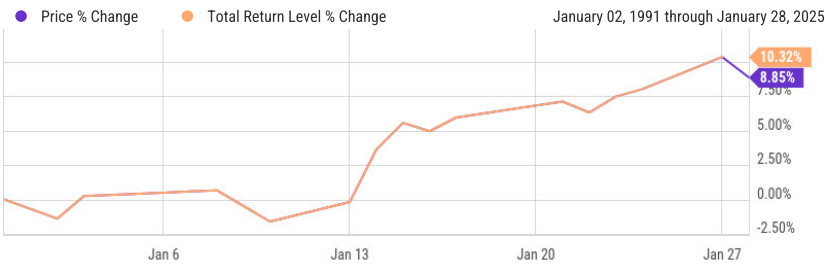


# Popular Inc



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	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Revenue	1.310B	1.929B	1.699B	1.895B	2.359B	2.424B	2.257B	2.478B	2.937B	2.644B	2.752B
Operating Margin	--	--	--	--	--	--	--	--	--	--	--
EBIT Margin	42.46%	30.74%	29.83%	29.68%	43.43%	49.00%	37.82%	56.85%	52.21%	67.67%	74.99%
Effective Tax Rate	-44.07%	-124.2%	26.77%	68.19%	16.21%	17.99%	18.10%	24.84%	10.72%	19.87%	20.51%
Net Income	-313.49M	895.34M	216.69M	107.68M	618.16M	671.14M	506.62M	934.89M	1.103B	541.34M	530.99M
EPS Basic	-3.08	8.66	2.06	1.02	6.07	6.89	5.88	11.49	14.65	7.53	7.37
EPS Diluted	-3.08	8.65	2.06	1.02	6.06	6.88	5.87	11.46	14.63	7.52	7.36

Balance Sheet	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Last Qtr.
Total Assets	33.10B	35.76B	38.66B	44.28B	47.60B	52.12B	65.93B	75.10B	67.64B	70.76B	71.32B
Total Liabilities	28.83B	30.66B	33.46B	39.17B	42.17B	46.10B	59.90B	69.13B	63.54B	65.61B	65.53B
Financial Debt	1.733B	1.664B	1.576B	1.614B	1.261B	1.131B	1.259B	1.100B	1.291B	1.032B	962.99M
Shareholders Equity	4.267B	5.105B	5.198B	5.104B	5.435B	6.017B	6.029B	5.969B	4.093B	5.147B	5.791B

Cash Flow	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Cash from Operations	873.00M	670.14M	596.57M	636.48M	847.50M	705.37M	678.77M	1.005B	1.015B	686.61M	688.83M
Cash from Investing	25.45M	238.34M	-3.455B	-5.352B	-4.391B	-4.170B	-13.07B	-10.52B	5.350B	-2.613B	-756.30M
Cash from Financing	-940.57M	-925.90M	2.853B	4.754B	3.534B	3.456B	12.49B	9.451B	-6.323B	1.878B	-38.10M
Free Cash Flow	821.96M	543.72M	496.25M	573.79M	766.95M	619.32M	618.62M	931.47M	910.75M	478.57M	461.30M

Dividend	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Dividend Per Share	0.00	0.30	0.60	1.00	1.00	1.20	1.60	1.75	2.20	2.27	2.48
Payout Ratio	-1.19%	2.15%	30.43%	89.07%	17.06%	17.26%	26.38%	15.13%	14.65%	29.53%	--

Profitability	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Return on Assets	-0.91%	2.60%	0.58%	0.26%	1.35%	1.35%	0.86%	1.33%	1.54%	0.78%	--
Return on Equity	-7.05%	19.11%	4.21%	2.09%	11.73%	11.72%	8.41%	15.58%	21.92%	11.72%	--
Return on Invested Capital	-4.97%	14.02%	3.20%	1.60%	9.23%	9.73%	7.05%	13.09%	17.82%	9.43%	--

Estimates	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	2024	2025	2026
EPS	2.045	2.41	2.66	2.738	2.748	9.824	11.80	11.87
Revenue	748.64M	752.33M	777.18M	803.04M	818.25M	3.141B	3.346B	3.355B

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; Evertex, 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 - Jan. 27, 2025 103.77
Sector: Financials	Price Target 108.44
Industry: Banks	52 Week High - July 24, 2024 105.01
Consensus Rating: Outperform	52 Week Low - April 16, 2024 80.60
Y-Rating: Neutral	Market Cap 7.399B
Last Fiscal Period: --	

Performance	1M	3M	YTD	1Y*	3Y*	5Y*	10Y*
Total Return	9.51%	18.14%	10.32%	21.76%	9.71%	15.97%	15.69%
Price Return	9.51%	17.31%	10.32%	18.43%	6.33%	12.30%	12.75%

\*Figures are annualized.

Comparables	Total Returns			Valuation (TTM)	
	1Y*	3Y*	5Y*	P/E	P/S
BPOP	21.76%	9.71%	15.97%	14.10	2.713
FBP	26.07%	17.88%	20.05%	11.58	3.776
OFG	16.19%	19.32%	18.90%	10.20	2.997
FIGI	0.00%	--	--	--	--

\*Figures are annualized.

Growth	3Y	5Y	10Y
Revenue	5.42%	2.31%	2.25%
Operating Income	--	--	--
EPS Basic	8.59%	4.40%	2.64%
Total Dividends Paid	6.15%	8.68%	45.64%
Book Value	-5.15%	-0.99%	1.14%
Total Assets	2.39%	8.25%	7.07%

Valuation	TTM	3Y Med.	5Y Med.	Ind. Avg.
PE Ratio	14.10	7.250	7.386	--
PS Ratio	2.713	2.299	2.300	--
PB Ratio	1.283	1.213	1.106	--
Price/FCF	16.18	7.223	7.848	--
EV/EBITDA	--	--	--	--
EV/EBIT	-7.645	-10.99	-18.39	--
EV/Revenue	-5.732	-6.538	-9.690	--
EV/FCF	-34.19	-33.69	-35.66	--
EV/Assets	-0.224	-0.2645	-0.2645	--
P/E Forward	10.56	--	--	--
P/S Forward	2.355	--	--	--
PEG Forward	0.3448	--	--	--

Risk	3Y	5Y	10Y
Beta	0.5705	0.8134	0.9278
Standard Deviation	27.51%	34.78%	30.91%
Historical Sharpe Ratio	0.1462	0.3164	0.3837
Max Drawdown	46.25%	58.93%	88.41%
VaR 5%	3.10%	3.41%	3.02%
Historical Sortino	0.22	0.3944	0.5193

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