

Ticker: **BPOP US EQUITY****Popular Inc (NASDAQ GS: BPOP, Currency: USD)**

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos regionales

Website	www.popular.com
Number of Employees	9,241
Ticker:	BPOP US

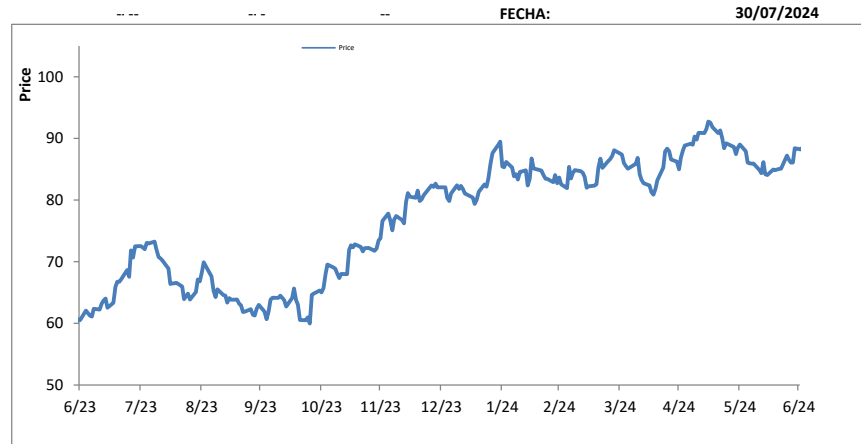
PO Box 362708 San Juan, 00936 Puerto Rico
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↑ **104.28** +2.13 (2.09%)

Popular, Inc. es una sociedad de cartera bancaria que presta servicios de banca comercial a través de sucursales en Puerto Rico, las Islas Vírgenes Británicas, República Dominicana y el territorio continental de Estados Unidos. También presta servicios de hipotecas y financiamiento de consumo, arrendamientos.

Stock Quote & Chart (Currency: USD)			
Last (delayed quote)	104.28	Market Cap (MM)	7,536.5
Open	102.74	Shares Out. (MM)	72.3
Previous Close	102.15	Float %	97.8%
Change	-0.63	Shares sold short (MM)	638,903.0
Change %	-0.61	Dividend Yield %	2.3
Day High/Day Low	104.3 / 102.2	Diluted EPS Excl. XO	
52 Wk High/52 Wk low	105.0 / 59.3	P / Diluted EPS Before XO	
Volume (MM)	0.38	Beta	0.97
Avg. Vol - 3 mo (MM)	0.33		

Financial Information (Currency: USD, in mm)			
Revenue - LTM	4,186.7	Cash & ST Invest.	7,419
EBIT - LTM	652.7	Total Assets	70,758.2
EBITDA - LTM	--	Total Debt	1,133.0
Net Income - LTM	512.3	Total Liabilities	65,611.2
Total Enterprise Value	--	Total Equity	5,147.0
TEV/ Total Revenue	--	Cash from Operations - LTM	695.1
TEV/ EBITDA	--	Cash From Investing - LTM	-3,143.6
		Cash from Financing -LTM	2,307.6

**Company Notes**

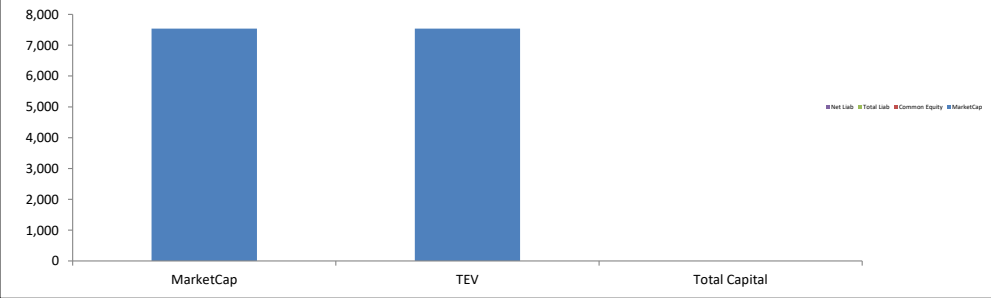
2015 A1	2014 A1
GAAP Net Income includes, (in millions, Pre-tax):	GAAP Net Income includes, (in millions,pre-tax):
a loss of \$25.576 from Merger & Acquisition	a loss of \$2.427 from Debt Extinguishment/Settlement
a loss of \$18.412 from Restructuring Charges	a loss of \$26.725 from Restructuring
an after-tax gain of \$589.030 from Tax Benefits	an after-tax loss of \$20.048 from Tax Adjustment
an after-tax loss of \$1.347 from Discontinue Operation	an after-tax loss of \$122.98 from Discontinued operations
2015 Q4	2014 Q4
GAAP Net Income includes, (in millions, Pre-tax):	GAAP Net Income includes, (in millions, pre-tax):
a loss of \$1.004 from Restructuring Charges	a loss of \$2.427 from Debt Extinguishment/Settlement
a gain of \$0.205 from Merger & Acquisition	a loss of \$13.861 from Restructuring
an after-tax gain of \$44.103 from Tax Benefits	a gain of \$9.086 from Discontinued Operations
2015 Q3	2014 Q3
GAAP Net Income includes, (in millions, Pre-tax)	GAAP Net Income includes, (in millions):
a loss of \$ 0.481 from Restructuring	a pre-tax loss of \$8.290 from Restructuring
a loss of \$ 4.822 from Merger/Acquisition	an after-tax provision of \$20.048 from Tax Adjustment
	an after-tax gain of \$29.758 from Discontinued Operations
2015 Q2	2014 Q2
GAAP Net Income includes, (in millions, pre-tax):	GAAP Net Income includes, (in millions):
a loss of \$6.174 from Restructuring Charges	a pre-tax loss of \$4.574 from Restructuring
a loss of \$11.803 from Merger & Acquisition	a after tax loss of \$181.729 from Discontinued Operations
an after-tax gain of \$544.927 from Tax benefit	
an after-tax gain of \$0.015 from Discontinued Operations	
2015 Q1	2014 Q1
GAAP Net Income includes, (in millions, pre-tax):	GAAP Net Income includes, (in millions, pre-tax):
a loss of \$10.753 from Restructuring	an after-tax gain of \$19.905 from Discontinued Operations
a loss of \$8.951 from Acquisition/Merger	
an after-tax gain of \$1.341 from Discontinued Operations	2013 A1

Key Board Members

Name	Title	Organization
1 Richard L Carrion Rexach	Chairman/Ceo	E-Loan Inc
2	Chairman	Banco Popular De Puerto Rico
3	Operating Partner	Jc Flowers & Co Llc
4	Board Member	Federation Internationale De B
5	Chairman	Popular Inc
6 C Kim Goodwin	Board Member	General Mills Inc
7	Board Member	Tjx Companies Inc
8	Board Member	Pinebridge Investments Europe
9	Board Member	Popular Inc
#	Trustee	Allianz Global Investors Fund
#	Board Member	Pinebridge Investments Llc
#	Trustee	Princeton University
#	Board Member	Pinebridge Global Investments
# Alejandro M Sanchez "Alex"	President/Ceo	Florida Bankers Assn
#	Board Member	Republic Bancorp Inc
#	Board Member	Popular Inc
# John W Diercksen	Board Member	Cytera Technologies Inc
#	Board Member	Accedian Networks Inc
#	Lead Director	Popular Inc
#	Board Member	Intelsat Sa
#	Board Member	Cytera Technologies Inc
# Maria Luisa Ferre Rangel	President/Ceo	Grupo Ferre-Rangel
#	Chairman/Publisher	El Dia Inc
#	President	Luis A Ferre Foundation Inc
#	Chairman/Publisher	Primera Hora Inc
#	President/Ceo	Ferre Investment Fund Inc
#	Vice President	Ferre Rangel Foundation
#	Board Member	Wr Berkley Corp
#	Board Member	Popular Inc

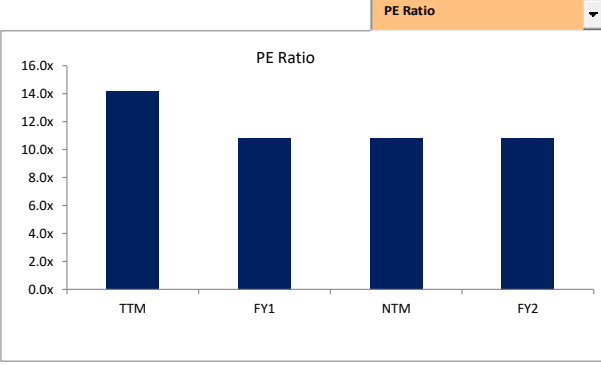
Ticker: BPOP US EQUITY											
Popular Inc											
Period Type: Annuals											
Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos regionales											
Annuals	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY	-0fs	1FY	2FY	3FY
Key Financials											
For the Fiscal Period Ending	Actuals							LTM	Estimates		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/03/2024	30/06/2024	31/12/2024	31/12/2025	31/12/2026
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Total Revenue	2,145.1	2,674.3	2,830.7	2,603.9	2,764.8	3,363.0	3,896.0	--	3,896.0	769.8	769.8
Growth Over Prior Year	11.0%	24.7%	5.8%	(8.0%)	6.2%	21.6%	15.9%	--	11.0%	11.0%	11.0%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
Margin %	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
Margin %	--	--	--	--	--	--	--	--	--	--	--
EBIT	--	--	--	--	--	--	--	--	--	--	--
Margin %	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops.	107.7	618.2	671.1	506.6	934.9	1,102.6	541.3	--	--	--	--
Margin %	5.0%	23.1%	23.7%	19.5%	33.8%	32.8%	13.9%	--	--	--	--
Net Income	107.7	618.2	671.1	506.6	934.9	1,102.6	541.3	--	163.0	163.0	163.0
Margin %	5.0%	23.1%	23.7%	19.5%	33.8%	32.8%	13.9%	--	4.2%	21.2%	21.2%
Diluted EPS Excl. Extra Items	1.0	6.1	6.9	5.9	11.5	14.6	7.5	--	2.3	2.3	2.3
Growth Over Prior Year	(50.2%)	494.1%	13.5%	(14.7%)	95.2%	27.7%	(48.6%)	--	21.7%	21.7%	21.7%

Current Capitalization (Millions)	
Currency	USD
Share Price (USD)	104.28
Shares Out.	72.27
Market Capitalization (USD)	7,536.50
- Cash & Short Term Investments	0.00
+ Total Debt	0.00
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
= Total Enterprise Value (USD)	
Book Value of Common Equity	0.00
+ Pref. Equity	0.00
+ Total Minority Interest	0.00
+ Total Debt	0.00
= Total Capital	0.00



Valuation Multiples based on Current Capitalization				
For the Fiscal Period Ending	Actual	LTM	Estimates	
	31/03/2024	30/06/2024	31/03/2024	31/03/2024
TEV/Total Revenue	--	--	--	--
TEV/EBITDA	--	--	--	--
TEV/EBIT	--	--	--	--
P/Diluted EPS Before Extra	10.9x	--	--	--
P/BV	1.2x	--	1.4x	1.4x
Price/Tang BV	1.4x	--	--	--

Valuation Multiples for Chart				
For the Fiscal Period Ending	TTM	FY1	NTM	FY2
PE Ratio	14.2x	10.9x	10.9x	10.9x
TEV / EBITDA	0.0x	0.0x	0.0x	0.0x
Price / CF	10.8x	11.5x	11.5x	11.5x
Price / Book	1.4x	1.4x	1.4x	1.4x
Dividend Yield	2.3x	2.6x	2.6x	2.6x



Ticker:	BPOP US EQUITY	BPOP US EQUITY	Ascend	Currency	Reporting	Change	USD
Period Type	Annuals	Consolidated	Yes	Accounting	Mixed		

Popular Inc

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos regionales

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Income Statement											
Income Sheet as of:	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Revenue	2,438.95	2,020.06	2,122.56	1,932.51	2,145.11	2,674.34	2,830.68	2,603.86	2,764.77	3,362.97	3,896.03
Other Revenue	-	-	-	-	-	-	-	-	-	-	-
Total Revenue	2,438.95	2,020.06	2,122.56	1,932.51	2,145.11	2,674.34	2,830.68	2,603.86	2,764.77	3,362.97	3,896.03
Cost Of Goods Sold	-	-	-	-	-	-	-	-	-	-	-
Gross Profit	2,438.95	2,020.06	2,122.56	1,932.51	2,145.11	2,674.34	2,830.68	2,603.86	2,764.77	3,362.97	3,896.03
Selling General & Admin Exp.	1,609.20	2,080.21	1,553.43	1,535.58	1,633.71	1,580.71	1,774.91	1,762.81	1,260.79	1,352.79	2,729.18
R & D Exp.	-	-	-	-	-	-	-	-	-	-	-
Depreciation & Amort.	7.97	8.16	11.02	12.14	9.38	9.33	9.37	6.40	9.13	3.28	3.18
Other Operating Expense/(Income)	514.29	63.92	159.28	90.45	163.51	346.57	228.08	216.10	250.94	771.94	488.14
Operating Expense., Total	2,131.46	2,152.29	1,723.73	1,638.17	1,806.60	1,936.61	2,012.36	1,985.30	1,520.86	2,128.00	3,220.49
Operating Income	307.49	(132.23)	398.83	294.34	338.51	737.74	818.32	618.56	1,243.91	1,234.97	675.54
Interest Expense	-	-	-	-	-	-	-	-	-	-	-
Interest Income	1,484.56	1,482.97	1,465.95	1,476.15	1,530.26	1,757.02	1,892.79	2,071.83	1,768.97	1,994.25	2,698.28
Net Interest Exp.	(1,484.56)	(1,482.97)	(1,465.95)	(1,476.15)	(1,530.26)	(1,757.02)	(1,892.79)	(2,071.83)	(1,768.97)	(1,994.25)	(2,698.28)
Currency Exchange Gains (Loss)	-	-	-	-	-	-	-	-	-	-	-
Other Non-Operating Inc. (Exp.)	1,487.95	1,484.69	1,469.58	1,468.25	1,525.98	1,741.04	1,899.46	2,083.39	1,787.37	1,994.70	2,688.04
EBT Excl. Unusual Items	304.10	(133.95)	395.20	302.24	342.79	753.72	811.65	607.00	1,225.51	1,234.52	685.78
Impairment of Goodwill	-	-	-	3.80	-	-	-	-	-	9.00	23.00
Gain (Loss) On Sale Of Assets	(3.39)	(1.72)	(3.63)	4.09	4.28	15.98	(6.67)	(11.56)	(18.39)	(9.45)	(12.76)
Asset Writedown	-	-	-	-	-	-	-	-	-	-	-
Legal Settlements	-	-	-	-	-	-	-	-	-	-	-
Other Unusual Items	6.78	3.43	7.26	(15.79)	(8.56)	(31.97)	13.33	23.12	36.79	0.91	(20.49)
EBT Incl. Unusual Items	307.49	(132.23)	398.83	294.34	338.51	737.74	818.32	618.56	1,243.91	1,234.97	675.54
Income Tax Expense	(251.33)	58.28	(495.17)	78.78	230.83	119.58	147.18	111.94	309.02	132.33	134.20
Earnings from Cont. Ops.	558.82	(190.51)	894.00	215.56	107.68	618.16	671.14	506.62	934.89	1,102.64	541.34
Extraord. Item & Account. Change	(40.51)	122.98	(1.35)	(1.14)	-	-	-	-	-	-	-
Minority Int. in Earnings	-	-	-	-	-	-	-	-	-	-	-
Net Income	599.33	(313.49)	895.34	216.69	107.68	618.16	671.14	506.62	934.89	1,102.64	541.34
Pref. Dividends	3.72	3.72	3.72	3.72	3.72	3.72	3.72	1.76	1.41	1.41	1.41
Other Adj	-	-	-	-	-	-	-	-	-	-	-
NI to Common Incl Extra Items	595.60	(317.21)	891.62	212.97	103.96	614.44	667.41	504.86	933.48	1,101.23	539.93
Abnormal Losses (Gains)	3.39	54.73	43.99	189.49	4.28	(50.54)	(4.08)	29.64	(13.07)	1.78	10.24
Tax Effect on Abnormal Items	(1.19)	0.89	(596.72)	(45.30)	166.86	(62.31)	(20.77)	(6.23)	2.75	1.52	2.68
NI to Common Excl. Extra Items	597.81	(261.59)	338.89	357.16	275.10	501.59	642.57	528.28	923.15	1,104.53	552.85
Per Share Items											
Basic EPS	5.80	(3.08)	8.66	2.06	1.02	6.07	6.89	5.88	11.49	14.65	7.53
Basic EPS Excl. Extra Items	5.41	(1.88)	8.65	2.05	1.02	6.07	6.89	5.88	11.49	14.65	7.53
Weighted Avg. Basic Shares Out.	102.69	102.85	102.97	103.28	101.97	101.14	96.85	85.88	81.26	75.15	71.71
Diluted EPS	5.78	(3.08)	8.65	2.06	1.02	6.06	6.88	5.87	11.46	14.63	7.52
Diluted EPS Excl. Extra Items	5.39	(1.88)	8.64	2.05	1.02	6.06	6.88	5.87	11.46	14.63	7.52
Weighted Avg. Diluted Shares Out.	103.06	102.85	103.12	103.38	102.05	101.31	97.00	85.98	81.42	75.27	71.79
Normalized Basic EPS	5.80	3.12	3.63	3.47	2.69	6.37	6.88	5.87	11.46	14.63	7.52
Normalized Diluted EPS	5.41	(1.35)	3.28	3.44	2.70	4.95	6.62	6.14	11.33	14.67	7.70
Dividends per Share	-	-	3.47	29.25	98.08	16.46	17.41	27.22	15.23	15.01	30.15
Payout Ratio %	-	-									
Supplemental Items											
EBITA	-	-	-	-	-	-	-	-	-	-	-
EBIT	-	-	-	-	-	-	-	-	-	-	-
As Reported Total Revenue*	-	-	-	-	-	-	-	-	-	-	-
Effective Tax Rate %	-	-	-	26.77	68.19	16.21	17.99	18.10	24.84	10.72	19.87
Normalized Net Income	557.30	(138.61)	337.54	356.02	275.10	501.59	642.57	528.28	923.15	1,104.53	552.85
Interest Capitalized	-	-	-	-	-	-	-	-	-	-	-
Supplemental Operating Expense Items											
Net Rental Exp.	-	-	-	-	-	-	-	-	-	-	-
Stock-Based Comp., Unallocated	-	-	-	-	-	10.52	12.30	8.25	17.77	16.73	16.77
Stock-Based Comp., Total	-	-	-	-	-	10.52	12.30	8.25	17.77	16.73	16.77

Ticker:	BPOP US EQUITY
Period Type	Annuals ▾

BPOP US EQUITY	Ascend ▾
Consolidated	Yes ▾

Currency	Reporting	Change	USD
Accounting	Mixed ▾		

Popular Inc

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos regionales

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Balance Sheet											
Balance Sheet as of:	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
ASSETS											
Cash And Equivalents	423.21	381.10	363.67	362.39	402.86	394.04	388.31	491.07	428.43	469.50	420.46
Short Term Investments	5,634.46	5,453.69	6,134.65	8,269.61	10,221.93	13,337.97	17,688.79	21,597.83	24,997.98	17,832.10	16,760.61
Total Cash & ST Investments	6,057.67	5,834.78	6,498.33	8,632.01	10,624.78	13,732.01	18,077.11	22,088.89	25,426.41	18,301.60	17,181.07
Accounts & Notes Receivable	-	-	-	-	-	-	-	-	-	-	-
Total Receivables	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-
Prepaid Exp.	-	-	-	-	-	-	-	-	-	-	-
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	6,057.67	5,834.78	6,498.33	8,632.01	10,624.78	13,732.01	18,077.11	22,088.89	25,426.41	18,301.60	17,181.07
Net Property, Plant & Equipment	519.52	494.58	502.61	543.98	547.14	569.81	706.50	642.16	635.99	624.28	681.39
Long-term Investments	322.25	265.08	273.15	265.92	261.05	257.16	257.55	256.10	261.34	8,714.31	8,382.28
Deferred Charges, LT	-	-	-	-	-	-	-	-	-	-	-
Other Long-Term Assets	3,925.28	3,228.45	3,715.44	3,434.69	3,270.21	2,884.59	2,823.52	2,709.57	2,633.08	3,020.28	3,174.61
Total Assets	10,824.72	9,822.88	10,989.52	12,876.60	14,703.18	17,443.57	21,864.67	25,696.72	28,956.82	30,660.47	29,419.35
LIABILITIES											
Accrued Exp.	-	-	-	-	-	-	-	-	-	-	-
Short-term Borrowings	2,060.49	1,292.86	763.35	480.63	487.13	281.57	223.25	121.30	196.65	543.45	122.04
Accounts Payable	-	-	-	-	-	-	-	-	-	-	-
Curr. Income Taxes Payable	-	-	-	-	-	-	-	-	-	-	-
Other Current Liabilities	766.79	1,012.03	1,019.02	911.95	1,696.44	921.81	879.81	1,566.42	834.45	749.42	860.00
Total Current Liabilities	2,827.28	2,304.89	1,782.36	1,392.58	2,183.57	1,203.38	1,103.06	1,687.73	1,031.10	1,292.87	982.04
Long-Term Debt	1,584.75	1,711.83	1,662.51	1,574.85	1,536.36	1,256.10	1,236.88	1,343.25	1,092.32	1,024.40	1,010.92
Unearned Revenue, Non-Current	-	-	-	-	-	-	-	-	-	-	-
Other Non-Current Liabilities	-	5.06	1.82	-	-	-	-	-	-	-	-
Total Liabilities	4,412.04	4,021.78	3,446.69	2,967.43	3,719.92	2,459.48	2,339.94	3,030.97	2,123.41	2,317.27	1,992.96
Pref. Stock, Non-Redeem.	50.16	50.16	50.16	50.16	50.16	50.16	50.16	22.14	22.14	22.14	22.14
Total Pref. Equity	50.16	50.16	50.16	50.16	50.16	50.16	50.16	22.14	22.14	22.14	22.14
Minority Interest	-	-	-	-	-	-	-	-	-	-	-
Additional Paid In Capital	4,171.19	4,197.49	4,230.19	4,256.06	4,299.55	4,366.65	4,448.46	4,572.58	4,651.23	4,792.04	4,844.45
Retained Earnings	594.43	253.72	1,087.96	1,220.31	1,194.99	1,651.73	2,147.92	2,260.93	2,973.75	3,834.35	4,194.85
Treasury Stock	(0.88)	(4.12)	(6.10)	(8.29)	(90.14)	(205.51)	(459.81)	(1,016.95)	(1,352.65)	(2,030.18)	(2,018.96)
Comprehensive Inc. and Other	(188.75)	(229.87)	(256.89)	(320.29)	(350.65)	(427.97)	(169.94)	189.99	(325.07)	(2,524.93)	(1,895.53)
Total Common Equity	4,575.99	4,217.22	5,055.16	5,147.80	5,053.75	5,384.90	5,966.62	6,006.54	5,947.25	4,071.28	5,124.81
Total Equity	4,626.15	4,267.38	5,105.32	5,197.96	5,103.91	5,435.06	6,016.78	6,028.69	5,969.40	4,093.43	5,146.95
Total Liabilities And Equity	9,038.19	8,289.16	8,552.01	8,165.39	8,823.83	7,894.54	8,356.72	9,059.66	8,092.81	6,410.69	7,139.91
Supplemental Items											
Total Shares Out. on Filing Date	103.40	103.48	103.62	103.79	102.07	99.94	95.59	84.24	79.85	71.85	72.15
Total Shares Out. on Balance Sheet Date	103.40	103.48	103.62	103.79	102.07	99.94	95.59	84.24	79.85	71.85	72.15
Book Value/Share	44.26	40.76	48.79	49.60	49.51	53.88	62.42	71.30	74.48	56.66	71.03
Tangible Book Value	3,883.10	3,713.95	4,370.67	4,475.45	4,390.78	4,686.94	5,266.72	5,312.96	5,210.74	3,230.91	4,310.62
Tangible Book Value/Share	37.56	35.89	42.18	43.12	43.02	46.90	55.10	63.07	65.26	44.97	59.74
Total Debt	3,645.25	3,004.69	2,425.85	2,055.48	2,023.49	1,537.67	1,460.13	1,464.55	1,288.97	1,567.85	1,132.96
Net Debt	2,363.58	801.20	(117.91)	(1,197.13)	(3,634.49)	(3,027.41)	(2,190.47)	(10,667.40)	(16,676.19)	(4,516.25)	(6,286.38)
Total Minority Interest	-	-	-	-	-	-	-	-	-	-	-
Inventory Method	--	--	--	--	--	--	--	--	--	--	--
Raw Materials in Inventory	-	-	-	-	-	-	-	-	-	-	-
Work in Progress Inventory	-	-	-	-	-	-	-	-	-	-	-
Finished Goods Inventory	-	-	-	-	-	-	-	-	-	-	-
Other Inventory Accounts	-	-	-	-	-	-	-	-	-	-	-
Accum. Allowance for Doubtful Accts	-	-	-	-	-	-	-	-	-	-	-
Full Time Employees	8,059.00	7,752.00	7,810.00	7,828.00	7,784.00	8,474.00	8,560.00	8,522.00	8,351.00	8,813.00	9,088.00

Popular Inc
 Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos regionales

	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Cash Flow											
For the Fiscal Period Ending	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Net Income	599.33	(313.49)	895.34	216.69	107.68	618.16	671.14	506.62	934.89	1,102.64	541.34
Depreciation & Amort., Total	58.05	56.57	58.49	59.02	57.74	62.63	67.44	64.85	64.24	58.38	61.69
Other Non-Cash Adj	(655.01)	486.64	(589.86)	156.92	222.68	(189.08)	(47.03)	(101.37)	95.57	(321.13)	(95.34)
Changes in Non-Cash Capital	214.38	379.92	64.68	(13.18)	(77.05)	127.72	(151.96)	(83.87)	103.93	91.62	(29.69)
Cash from Ops.	216.74	609.63	428.66	419.45	311.06	619.43	539.59	386.24	1,198.62	931.51	478.00
Capital Expenditure	(38.57)	(51.05)	(62.66)	(100.32)	(62.70)	(80.55)	(75.67)	(60.07)	(72.78)	(103.79)	(208.04)
Sale of Property, Plant, and Equipment	10.09	14.34	12.88	8.90	9.75	9.19	18.61	26.55	21.48	10.31	8.66
Cash Acquisitions	(2,436.32)	(2,112.95)	(2,055.91)	(3,421.91)	(4,169.32)	(10,063.23)	(18,749.60)	(21,066.38)	(14,689.43)	(22,282.82)	(16,727.24)
Proceeds from Investment	2,541.48	2,202.68	1,538.95	1,258.86	2,082.39	6,981.79	14,782.77	18,262.36	9,863.39	20,197.42	18,706.91
Divestitures	-	-	731.28	-	-	-	-	-	-	-	-
Invest. in Marketable & Equity Securt.	-	-	-	-	-	-	-	-	-	-	-
Other Investing Activities	577.96	194.39	308.12	181.88	88.86	(1,742.83)	98.70	77.80	(69.79)	(1,544.16)	101.23
Cash from Investing	654.64	247.41	472.66	(2,072.59)	(2,051.01)	(4,895.64)	(3,925.18)	(2,759.74)	(4,947.13)	(3,723.05)	1,881.51
Net Short Term Debt Issued/Repaid	(592.46)	(767.64)	(657.73)	(282.72)	6.50	(205.56)	(88.19)	(72.08)	45.30	347.01	(422.23)
Long-Term Debt Issued	106.74	781.91	277.40	165.05	55.00	473.82	75.00	262.00	-	-	-
Long-Term Debt Repaid	(332.03)	(1,059.29)	(737.89)	(254.82)	(95.61)	(755.97)	(212.10)	(171.08)	(240.57)	(106.49)	(348.62)
Total Debt Issued/Repaid	(817.75)	(1,045.02)	(1,118.22)	(372.49)	(34.10)	(487.71)	(225.30)	18.84	(195.27)	240.51	(770.85)
Pref. Dividends Paid	(3.72)	(3.72)	(19.26)	(65.93)	(95.91)	(105.44)	(115.81)	(133.65)	(141.47)	(161.52)	(159.86)
Total Dividends Paid	(3.72)	(3.72)	(19.26)	(65.93)	(95.91)	(105.44)	(115.81)	(133.65)	(141.47)	(161.52)	(159.86)
Increase in Capital Stocks	6.86	5.39	6.23	7.44	7.02	7.27	8.72	9.09	4.67	5.84	6.31
Decrease in Capital Stocks	(0.44)	(3.24)	(1.98)	(2.19)	(77.42)	(127.47)	(256.01)	(504.17)	(355.65)	(637.66)	(4.55)
Special Dividend Paid	-	-	-	-	-	-	-	-	-	-	-
Incr(Decr) in Deposits	(323.40)	109.02	207.34	3,286.43	4,954.11	4,259.65	4,043.96	13,102.03	10,138.62	(5,770.26)	2,365.45
Incr(Decr) Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activities	-	(3.00)	-	-	-	(12.52)	-	-	-	-	441.71
Cash from Financing	(1,138.46)	(940.57)	(925.90)	2,853.26	4,753.69	3,533.79	3,455.56	12,492.15	9,450.91	(6,323.09)	1,878.21
Net Change in Cash	(267.08)	(83.53)	(24.58)	1,200.12	3,013.74	(742.42)	69.97	10,118.64	5,702.40	(9,114.63)	4,237.73
Supplemental Items											
Cash Interest Paid	51.05	54.52	7.15	3.76	2.43	4.12	14.46	13.05	65.00	178.81	185.42
Cash Taxes Paid	318.34	696.63	193.50	212.35	221.43	296.76	369.38	240.34	170.44	292.49	1,093.97
Free Cash Flow	-	-	-	-	-	-	-	-	-	-	-
Change in Net Working Capital	-	-	-	-	-	-	-	-	-	-	-

Ticker: BPOP US EQUITY

Period Type: Annuals

Sort: Ascend

Consolidated: Yes

Accounting: Mixed

Popular Inc

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos regionales

Y		-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Multiples												
		31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023
TEV / LTM Total Revenue	Close	--	--	--	--	--	--	--	--	--	--	--
	Average	--	--	--	--	--	--	--	--	--	--	--
	High	--	--	--	--	--	--	--	--	--	--	--
	Low	--	--	--	--	--	--	--	--	--	--	--
TEV / LTM EBITDA	Close	--	--	--	--	--	--	--	--	--	--	--
	Average	--	--	--	--	--	--	--	--	--	--	--
	High	--	--	--	--	--	--	--	--	--	--	--
	Low	--	--	--	--	--	--	--	--	--	--	--
TEV / LTM EBIT	Close	--	--	--	--	--	--	--	--	--	--	--
	Average	--	--	--	--	--	--	--	--	--	--	--
	High	--	--	--	--	--	--	--	--	--	--	--
	Low	--	--	--	--	--	--	--	--	--	--	--
Price / LTM EPS	Close	5.3x	--	8.6x	12.7x	13.2x	9.5x	8.9x	9.2x	7.2x	4.5x	10.7x
	Average	11.3x	5.7x	8.6x	10.1x	11.5x	17.4x	11.0x	6.5x	12.1x	6.9x	4.5x
	High	13.6x	6.4x	8.6x	13.6x	13.3x	20.9x	12.0x	9.3x	14.0x	8.7x	10.7x
	Low	5.3x	4.7x	8.6x	6.9x	9.4x	9.5x	8.9x	3.7x	7.2x	4.5x	3.5x
Price / Book Value	Close	0.6x	0.8x	0.6x	0.9x	0.7x	0.9x	0.9x	0.8x	1.1x	1.2x	1.2x
	Average	0.7x	0.7x	0.8x	0.7x	0.8x	1.0x	1.0x	0.7x	1.0x	1.1x	1.2x
	High	0.9x	0.8x	0.9x	0.9x	0.9x	1.1x	1.1x	1.0x	1.2x	1.3x	1.5x
	Low	0.6x	0.6x	0.6x	0.5x	0.7x	0.7x	0.9x	0.4x	0.8x	0.9x	0.9x
Price / Tangible Book Value	Close	0.8x	0.9x	0.7x	1.0x	0.8x	1.0x	1.1x	0.9x	1.3x	1.5x	1.4x
	Average	0.9x	0.8x	0.9x	0.8x	0.9x	1.1x	1.2x	0.8x	1.2x	1.2x	1.4x
	High	1.1x	0.9x	1.0x	1.1x	1.1x	1.3x	1.3x	1.1x	1.4x	1.5x	1.8x
	Low	0.7x	0.7x	0.7x	0.5x	0.7x	0.8x	1.0x	0.5x	0.9x	1.0x	1.1x
Price / Cash Flow	Close	3.6x	4.0x	4.4x	7.7x	5.7x	5.6x	8.1x	7.1x	6.6x	4.9x	8.6x
	Average	5.6x	3.8x	3.7x	5.1x	6.9x	7.5x	6.5x	5.9x	9.4x	6.4x	4.8x
	High	6.7x	4.3x	4.4x	7.7x	8.0x	9.0x	8.1x	8.4x	10.9x	8.0x	8.6x
	Low	3.6x	3.2x	3.2x	3.5x	5.7x	5.6x	5.7x	3.4x	6.6x	4.9x	3.8x
TEV / LTM FCF	Close	--	--	--	--	--	--	--	--	--	--	--
	Average	--	--	--	--	--	--	--	--	--	--	--
	High	--	--	--	--	--	--	--	--	--	--	--
	Low	--	--	--	--	--	--	--	--	--	--	--
Dividend Yield	Close	0.0	0.0	1.1	1.4	2.8	2.1	2.0	2.8	2.1	3.3	2.8
	Average	0.0	0.0	0.0	0.9	1.5	2.1	1.8	2.9	2.2	2.2	3.4
	High	0.0	0.0	1.1	1.4	2.8	2.8	2.1	4.8	2.9	3.3	4.3
	Low	0.0	0.0	0.0	0.7	1.3	1.8	1.7	2.0	1.9	1.8	2.7

Ticker:	BPOP US EQUITY
Period Type	Quarters

BPOP US EQUITY	Ascend
Consolidated	Yes

	Accounting	Mixed
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Popular Inc

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos regionales

	-10Q	-9Q	-8Q	-7Q	-6Q	-5Q	-4Q	-3Q	-2Q	-1Q	0Q
Ratios											
For the Fiscal Period Ending	31/12/2021	31/03/2022	30/06/2022	30/09/2022	31/12/2022	31/03/2023	30/06/2023	30/09/2023	31/12/2023	31/03/2024	
Profitability											
Return on Assets	1.3%	1.3%	1.2%	1.5%	1.5%	1.5%	1.4%	1.0%	0.8%	0.7%	0.7%
Return on Capital	12.7%	13.4%	13.9%	16.8%	17.1%	17.8%	17.9%	13.2%	9.1%	7.9%	8.5%
Return on Equity	15.6%	16.8%	17.4%	21.8%	22.0%	23.1%	22.4%	17.4%	11.7%	11.1%	10.3%
Margin Analysis											
Gross Margin	--	--	--	--	--	--	--	--	--	--	--
SG&A Margin	--	--	--	--	--	--	--	--	--	--	--
EBITDA Margin	--	--	--	--	--	--	--	--	--	--	--
EBT Margin	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops Margin	40.0%	38.3%	37.8%	45.5%	23.7%	22.8%	20.4%	18.2%	9.0%	15.0%	20.1%
Net Income Margin	30.5%	32.6%	30.6%	42.0%	35.8%	22.9%	21.8%	19.7%	13.5%	14.5%	24.2%
Normalized Net Income Margin	31.5%	32.3%	30.5%	42.5%	35.5%	22.9%	21.4%	22.5%	13.1%	14.4%	24.2%
Free Cash Flow Margin	--	--	--	--	--	--	--	--	--	--	--
Asset Turnover											
Total Asset Turnover	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Fixed Asset Turnover	4.1x	4.4x	4.6x	5.7x	5.9x	5.7x	6.0x	6.4x	6.0x	6.1x	6.7x
Account's Receivable Turnover	--	--	--	--	--	--	--	--	--	--	--
Inventory Turnover	--	--	--	--	--	--	--	--	--	--	--
Short Term Liquidity											
Current Ratio	--	--	--	--	--	--	--	--	--	--	--
Quick Ratio	--	--	--	--	--	--	--	--	--	--	--
Cash from Ops. To Fincl. Liah.	--	--	--	--	--	--	--	--	--	--	--
Acc. Thru Sales Paid	--	--	--	--	--	--	--	--	--	--	--
Acc. Pkch Inventory Paid	--	--	--	--	--	--	--	--	--	--	--
Acc. Pkch Payable Paid	--	--	--	--	--	--	--	--	--	--	--
Acc. Cash Conversion Cycle	--	--	--	--	--	--	--	--	--	--	--
Lower Term Solvency											
Total Debt/Equity	71.6%	74.6%	76.9%	80.7%	88.9%	84.9%	74.0%	74.6%	77.0%	71.4%	69.5%
Total Debt/Total Debt	17.8%	19.7%	20.8%	24.7%	35.5%	31.7%	27.1%	27.8%	19.7%	16.6%	17.4%
LT Debt/Equity	14.0%	16.1%	16.9%	20.5%	30.1%	27.1%	16.4%	16.1%	16.1%	16.1%	14.7%
Total Liabilities/Total Assets	--	--	--	--	--	--	--	--	--	--	--
EBIT / Interest Exp.	--	--	--	--	--	--	--	--	--	--	--
EBITDA / Interest Exp.	--	--	--	--	--	--	--	--	--	--	--
EBITDA / APPE / Interest Exp.	--	--	--	--	--	--	--	--	--	--	--
Total Debt/EBITDA	--	--	--	--	--	--	--	--	--	--	--
Net Debt/EBITDA	--	--	--	--	--	--	--	--	--	--	--
Altman Z Score	--	--	--	--	--	--	--	--	--	--	--
Growth Over Nine Year											
Total Revenue	6.0%	1.1%	6.6%	5.8 1%	7.1 8%	9.1 6%	10.9%	16.8%	18.4%	17.4%	14.0%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
EBTA	--	--	--	--	--	--	--	--	--	--	--
EBIT	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops	16.6%	17.6%	17.1%	20.7%	32.6%	23.8%	23.8%	16.7 7%	16.1 7%	15.0 7%	17.6%
Net Income	16.4%	18.4%	17.1%	20.7%	34.4%	24.8%	23.8%	16.7 7%	16.1 7%	15.0 7%	17.6%
Normalized Net Income	8.1%	11.8%	10.8%	16.7%	27.1%	21.7%	23.8%	16.1 7%	16.1 7%	15.0 7%	16.7%
Divided EPS before Extra	77.4%	111.8%	4.1%	84.5%	18.0%	117.5%	174.7%	166.7%	161.7%	155.6%	17.1%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	11.0%	17.4%	0.9%	17.4%	11.8%	1.7%	4.5%	6.6%	9.1%	11.4%	17.0%
Total Assets	1.9%	4.0%	11.6%	12.7%	19.7%	19.9%	11.4%	11.4%	4.6%	4.8%	7.8%
Tangible Book Value	3.5%	15.7%	17.0%	141.4%	151.1%	17.0%	11.7%	29.7%	37.6%	14.0%	77.1%
Common Equity	11.0%	17.0%	17.0%	141.4%	151.1%	17.0%	11.7%	29.7%	37.6%	14.0%	17.8%
Cash from Ops.	77.7%	9.6%	1.8%	47.3%	154.5%	157.6%	157.6%	167.7%	6.7%	6.6%	--
Capital Expenditures	4.4%	154.0%	51.4%	66.8%	107.7%	107.7%	107.7%	107.7%	107.7%	107.7%	--
Unlevered Free Cash Flow	--	--	--	--	--	--	--	--	--	--	--
Dividend per Share	17.5%	17.5%	27.7%	77.7%	77.7%	17.7%	0.0%	0.0%	17.7%	17.7%	17.7%
F&B Over Three Years											
Total Revenue	10.4%	0.5%	8.4%	79.6%	14.6%	15.4%	18.1%	19.8%	71.3%	58.3%	77.7%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
EBTA	--	--	--	--	--	--	--	--	--	--	--
EBIT	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops	11.7%	168.4%	38.7%	58.4%	30.8%	177.7%	116.7%	179.8%	157.7%	180.1%	18.7%
Net Income	11.7%	168.4%	38.7%	58.4%	30.8%	177.7%	116.7%	179.8%	157.7%	180.1%	18.7%
Normalized Net Income	18.8%	114.7%	51.7%	68.8%	1.8.7%	177.7%	116.7%	179.8%	157.7%	180.1%	18.7%
Divided EPS before Extra	77.5%	168.4%	36.3%	68.8%	30.7%	115.6%	111.1%	171.6%	177.7%	177.1%	15.6%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	10.1%	15.9%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%
Total Assets	30.0%	14.7%	6.7%	3.6%	1.3%	0.6%	11.1%	11.0%	17.0%	1.0%	0.4%
Tangible Book Value	0.4%	14.6%	17.1%	179.8%	115.6%	115.6%	115.6%	115.6%	14.6%	14.6%	14.6%
Common Equity	10.7%	15.9%	17.7%	179.8%	117.7%	117.7%	117.7%	117.7%	17.7%	17.7%	17.7%
Cash from Ops.	35.8%	1.1%	60.7%	37.3%	47.6%	117.1%	177.4%	174.4%	116.6%	116.6%	--
Capital Expenditures	114.0%	0.7%	65.7%	55.8%	107.6%	107.6%	107.6%	107.6%	107.6%	107.6%	--
Unlevered Free Cash Flow	--	--	--	--	--	--	--	--	--	--	--
Dividend per Share	77.5%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%
F&B Over Three Years											
Total Revenue	10.4%	10.1%	0.9%	14.7%	7.0%	10.0%	15.4%	16.1%	16.0%	16.0%	16.7%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
EBTA	--	--	--	--	--	--	--	--	--	--	--
EBIT	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops	10.6%	9.7%	9.3%	16.7%	10.5%	6.7%	6.7%	11.9 7%	7.9 7%	16.6 7%	16.6 7%
Net Income	74.6%	8.0%	7.7%	16.7%	15.5%	66.7%	5.8%	16.7%	11.9 7%	7.9 7%	16.6 7%
Normalized Net Income	14.6%	7.7%	7.7%	16.7%	15.5%	66.7%	6.7%	11.9 7%	11.9 7%	7.9 7%	16.6 7%
Divided EPS before Extra	54.6%	16.8%	16.3%	48.7%	77.4%	81.7%	17.1%	11.7%	114.6%	177.4%	17.6%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	9.7%	15.1%	15.8%	15.6%	14.0%	15.1%	10.4%	7.0%	9.7%	10.4%	10.4%
Total Assets	16.4%	17.4%	17.7%	10.5%	9.1%	8.6%	4.1%	1.9%	7.4%	7.0%	0.1%
Tangible Book Value	11.6%	7.7%	15.6%	110.7%	105.6%	11.7%	15.6%	16.6%	11.8%	17.8%	10.7%
Common Equity	9.4%	14.6%	16.6%	114.4%	117.4%	117.4%	117.4%	117.4%	17.4%	17.4%	17.4%
Cash from Ops.	17.7%	4.6%	20.7%	17.3%	4.6%	17.4%	20.1%	177.4%	27.3%	15.7%	--
Capital Expenditures	17.1%	17.1%	9.7%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	--
Unlevered Free Cash Flow	--	--	--	--	--	--	--	--	--	--	--
Dividend per Share	15.4%	4.7%	24.7%	14.6%	5.7%	114.6%	16.1%	177.1%	24.4%	177.7%	--
F&B Over Nine Years											
Total Revenue	11.4%	5.7%	6.0%	15.0%	10.4%	9.7%	5.9%	8.1%	7.8%	8.8%	8.4%
Gross Profit	--	--	--	--	--	--	--	--	--	--	--
EBITDA	--	--	--	--	--	--	--	--	--	--	--
EBTA	--	--	--	--	--	--	--	--	--	--	--
EBIT	--	--	--	--	--	--	--	--	--	--	--
Earnings from Cont. Ops.	1108.4%	17.9%	17.0%	82.9%	1220.3%	11.7%	11.0%	60.8%	12.3%	19.3%	0.8%
Net Income	113.8.8%	17.9%	17.0%	82.9%	1220.3%	11.7%	11.0%	60.8%	12.3%	19.3%	0.8%
Normalized Net Income	19.0%	16.7%	17.2%	79.9%	31.5%	11.9%	4.3%	0.2%	18.1%	19.0%	1.0%
Divided EPS before Extra	112.2%	24.8%	24.1%	97.4%	1218.7%	20.1%	15.1%	6.6%	4.5%	13.3%	6.9%
Accounts Receivable	--	--	--	--	--	--	--	--	--	--	--
Inventory	--	--	--	--	--	--	--	--	--	--	--
Net PP&E	3.2%	2.5%	2.4%	2.8%	2.7%	2.9%	3.3%	3.2%	3.6%	0.3%	12.8%
Total Assets	14.2%	11.5%	11.6%	10.7%	8.8%	8.1%	8.3%	7.8%	8.2%	7.8%	7.6%
Tangible Book Value	8.6%	3.1%	0.6%	12.9%	0.9%	3.3%	2.8%	2.4%	5.0%	10.2%	4.0%
Common Equity	3.6%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%	12.0%
Cash from Ops.	12.2%	1.1%	8.7%	4.1%	1289.4%	14.2%	1.8%	14.2%	10.1%	1.3%	--
Capital Expenditures	126.2%	14.0%	16.6%	22.6%	9.8%	22.6%	21.5%	17.6%	22.1%	22.6%	--
Unlevered Free Cash Flow	10.1%	10.8%	7.8%	2.0%	1216.8%	12.6%	14.3%	11.0%	19.3%	13.2%	--
Dividend per Share	24.6%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	17.1%	19.9%	15.6%	15.6%

Bloomberg

Company In Depth Fundamentals - Capital Structure Summary

Ticker: BPOP US EQUITY	Sort Ascend	Currency	Reporting	Change	USD
Period Type Quarters	Consolidated Yes	Accounting	Mixed		

Popular Inc

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos regionales

	-4FQ	-3FQ	-2FQ	-1FQ	-0FQ
WACC					
For the Fiscal Period Ending	30/06/2023	30/09/2023	31/12/2023	31/03/2024	--
	%	%	%	%	%
Equity					
Cost of Equity	9.5%	9.9%	10.1%	9.1%	9.7%
Weight of Equity	79.6%	80.7%	83.7%	76.2%	85.7%
+ Debt					
Cost of Debt	5.5%	6.3%	4.8%	5.0%	5.3%
Weight of Debt	20.0%	18.9%	16.0%	13.2%	14.0%
+ Preferred Equity					
Cost of Pref Equity	6.4%	6.4%	6.4%	0.2%	6.4%
Weight of Pref Equity	0.4%	0.4%	0.3%	10.6%	0.3%
WACC	8.7%	9.2%	9.3%	7.6%	9.1%

Capital Structure					
For the Fiscal Period Ending	30/06/2023	30/09/2023	31/12/2023	31/03/2024	--
Currency	USD	USD	USD	USD	USD
	Millions	Millions	Millions	Millions	Millions
Net Market Cap	138.3	100.8	122.0	92.6	105.7
LT Borrowings	957.5	965.3	1,010.9	1,013.2	941.6
Pref Equiv	22.1	22.1	22.1	885.7	22.1
Total Capital	5,481.7	5,633.0	7,076.7	8,359.2	7,468.7

Debt Summary Data					
For the Fiscal Period Ending	30/06/2023	30/09/2023	31/12/2023	31/03/2024	--
Currency	USD	USD	USD	USD	USD
	Millions	Millions	Millions	Millions	Millions
Total Financials Payor	3,000.0	4,000.0	3,800.0	4,000.0	--
Total Revolving Credit	24.1	23.2	25.8	24.9	--
Total Capital Leases	1,095.8	1,066.1	1,133.0	1,105.9	1,047.3
General/Other Borrowings	1,095.8	1,066.1	1,133.0	1,105.9	1,047.3
Total Principal Due	1,095.8	1,066.1	1,133.0	1,105.9	1,047.3

Additional Totals					
Total Cash & ST Investments	9,070.1	6,924.8	7,419.3	6,349.1	7,211.4
Net Debt	-7,974.3	-5,858.7	-6,286.4	-5,143.2	-6,164.1
Total Short-Term Borrowings	138.3	100.8	122.0	92.6	105.7
Curr. Port. of LT Debt/Cap. Leases	18.3	9.8	35.2	26.5	941.6
(Long-Term Debt Incl. Cap. Leases)	957.5	965.3	1,010.9	1,013.2	889.9%
Total Secured Debt	--	--	--	--	--
Fixed Rate Debt	--	--	--	--	--
Variable Rate Debt	--	--	--	--	--

Credit Ratios					
Net Debt/EBITDA	--	--	--	--	--
Total Debt/EBITDA	--	--	--	--	--
Overstake Income/Total Debt	--	--	--	--	--
LTM FCY/Total Debt	0.8x	0.7x	0.6x	0.7x	--
LTM FCY/Total Debt	--	--	--	--	--
FRIT/Interest Expense	--	--	--	--	--
FRIT/Total Interest Expense	--	--	--	--	--
Debt of Financial Leverage	--	--	--	--	--
EBITDA-CAPEX/Interest Expense	--	--	--	--	--
EBITDA/Total Interest Expense	--	--	--	--	--

Debt Schedule					
Debt Schedule in Yr 1	440.6	30.9%	76.7	7.0%	183.3
Debt Schedule in Yr 2	96.5	6.8%	130.6	11.9%	144.2
Debt Schedule in Yr 3	139.9	9.8%	139.9	12.7%	74.5
Debt Schedule in Yr 4	74.5	5.2%	74.5	6.8%	40.6%
Debt Schedule in Yr 5	675.7	47.3%	676.0	61.6%	238.0
Debt Schedule - Years 2 - 3	236.5	16.6%	270.5	24.6%	218.7
Debt Schedule - Years 4 - 5	750.2	52.6%	750.5	68.4%	676.3
Debt Schedule - Years 2 - 5	986.7	69.1%	1,021.1	93.0%	895.0
Debt Schedule Beyond Yr 5	--	--	--	--	238.0
Debt Schedule - Total Debt	1,427.3	100.0%	1,097.7	100.0%	1,078.3

Capital Lease Schedule					
Capital Leases - Year 1	3.2	11.9%	2.1	8.0%	4.5
Capital Leases - Year 2	4.0	14.8%	4.0	15.5%	4.6
Capital Leases - Year 3	4.1	15.2%	4.1	15.8%	4.4
Capital Leases - Year 4	3.8	14.3%	3.8	14.9%	3.0
Capital Leases - Year 5	2.5	9.2%	2.5	9.6%	2.3
Capital Leases - Years 2 - 3	8.1	30.0%	8.1	31.3%	9.0
Capital Leases - Years 4 - 5	6.3	23.4%	6.3	24.5%	5.4
Capital Leases - Years 2 - 5	14.4	53.4%	14.4	55.8%	14.3
Capital Leases Beyond Year 5	9.3	34.7%	9.3	36.2%	10.4
Total Future Value of Capital Leases	26.9	100.0%	25.8	100.0%	28.2
Present Value of ST Capital Leases	3.2	--	2.1	--	4.5
Present Value of LT Capital Leases	20.9	--	21.1	--	21.5

Operational Leases (Rental Expense) Schedule					
Rental Expense - Year 1	15.1	10.1%	7.7	5.2%	30.7
Rental Expense - Year 2	29.2	19.4%	30.1	20.4%	28.0
Rental Expense - Year 3	26.3	17.5%	27.2	18.5%	19.9
Rental Expense - Year 4	17.9	11.9%	18.8	12.8%	14.4
Rental Expense - Year 5	12.7	8.5%	13.6	9.2%	11.9
Rental Expense - Years 2 - 3	55.5	37.0%	57.3	38.9%	48.3
Rental Expense - Years 4 - 5	30.6	20.4%	32.4	22.0%	26.3
Rental Expense - Years 2 - 5	86.1	57.4%	89.7	60.8%	75.9
Rental Expense Beyond Year 5	48.9	32.6%	50.1	34.0%	28.0%
Total Sublease Income	--	--	--	--	--
Future Min Oper Lease Obligations	150.1	100.0%	147.4	100.0%	145.2

Contractual Obligation Schedule					
Contractual Obligations - Year 1	--	--	--	--	--
Contractual Obligations - Years 2-3	--	--	--	--	--
Contractual Obligations - Years 4-5	--	--	--	--	--
Contractual Obligations - Years 2 - 5	--	--	--	--	--
Contractual Obligations - Beyond Year 5	--	--	--	--	--
Total Contractual Obligations	--	--	--	--	--

Purchase Obligations	--	--	0.0	--	--
----------------------	----	----	-----	----	----

Interest Rate Data					
W/Ave. Interest Rate - Long-term Debt	--	--	--	--	--

Popular Inc

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos regionales

OPERATING PROFIT BEF TAX	
2019	1,000
2020	1,000
2021	1,000
2022	1,000
2023	1,000
2024	1,000
2025	1,000
2026	1,000
2027	1,000
2028	1,000
2029	1,000
2030	1,000
2031	1,000
2032	1,000
2033	1,000
2034	1,000
2035	1,000
2036	1,000
2037	1,000
2038	1,000
2039	1,000
2040	1,000
2041	1,000
2042	1,000
2043	1,000
2044	1,000
2045	1,000
2046	1,000
2047	1,000
2048	1,000
2049	1,000
2050	1,000
2051	1,000
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2053	1,000
2054	1,000
2055	1,000
2056	1,000
2057	1,000
2058	1,000
2059	1,000
2060	1,000
2061	1,000
2062	1,000
2063	1,000
2064	1,000
2065	1,000
2066	1,000
2067	1,000
2068	1,000
2069	1,000
2070	1,000
2071	1,000
2072	1,000
2073	1,000
2074	1,000
2075	1,000
2076	1,000
2077	1,000
2078	1,000
2079	1,000
2080	1,000
2081	1,000
2082	1,000
2083	1,000
2084	1,000
2085	1,000
2086	1,000
2087	1,000
2088	1,000
2089	1,000
2090	1,000
2091	1,000
2092	1,000
2093	1,000
2094	1,000
2095	1,000
2096	1,000
2097	1,000
2098	1,000
2099	1,000
2100	1,000

Ticker:	BPOP US EQUITY	Sort	Ascend ▾	Currency	Reporting	Change	USD
Period Type	Annuals ▾	Consolidated	Yes ▾	Accounting	Mixed ▾		

Popular Inc

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos regionales

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Pension											
For the Fiscal Period Ending	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023
Currency	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD	USD
Pension Net Periodic Cost											
Service Cost	-	-	-	-	-	-	-	-	-	-	-
Interest Cost	29.36	31.50	31.24	26.56	31.59	31.06	28.44	23.39	15.99	19.20	31.55
Expected Return on Plan Assets	(45.38)	(48.94)	(46.58)	(40.65)	(42.75)	(40.24)	(32.39)	(38.10)	(38.68)	(35.39)	(34.37)
Pension Expense (Income)	6.76	(8.94)	3.76	6.76	8.49	9.92	19.56	6.17	(3.81)	(0.55)	18.65
Other Postretirement Cost											
Service Cost	2.26	1.46	1.47	1.16	1.03	1.03	0.76	0.71	0.64	0.49	0.19
Interest Cost	6.85	6.85	6.36	6.02	5.70	5.56	5.96	4.91	3.57	3.93	6.08
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Other Postretirement Benefits Expense (I	11.00	4.50	5.02	4.48	3.50	4.40	6.71	6.19	6.09	4.42	4.06
Pension Funded Status											
Fair Value of Plan Assets	705.48	697.24	644.41	697.13	767.54	685.82	799.94	878.79	860.48	619.89	652.43
Actual Return (Loss) on Plan Assets	99.65	30.07	(14.47)	31.88	93.86	(41.57)	137.97	123.48	26.05	(192.81)	73.10
Employer Contribution	0.05	0.05	0.17	60.41	21.59	5.37	20.23	0.23	0.23	0.23	0.23
Benefits Paid	(50.35)	(38.36)	(38.53)	(39.57)	(45.04)	(45.51)	(44.09)	(44.86)	(44.58)	(48.02)	(40.79)
Projected Benefit Obligation	689.49	820.48	776.91	778.66	987.71	907.97	852.55	914.35	851.47	628.18	635.79
Over(Under) Funded Pension	15.99	(123.24)	(132.50)	(81.53)	(220.17)	(222.15)	(52.62)	(35.57)	9.01	(8.29)	16.63
Accumulated Benefit Obligation	2.42	820.48	776.91	778.66	987.71	907.97	852.55	914.35	851.47	628.18	635.79
Pension Funding Ratio	102.32	84.98	82.95	89.53	77.71	75.53	93.83	96.11	101.06	98.68	102.62
Other Postretirement Funded Status											
Fair Value of Plan Assets	--	--	-	-	-	-	-	-	-	-	-
Actual Return (Loss) on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Employer Contribution	--	--	6.40	6.40	--	--	--	--	--	--	--
Benefits Paid	(7.07)	(5.69)	(5.36)	(6.51)	(5.36)	(5.14)	(7.20)	(6.34)	(6.18)	(6.62)	(6.38)
Projected Benefit Obligation	145.73	161.82	166.00	162.37	170.72	153.42	168.68	179.21	159.96	118.34	117.05
Over(Under) Funded Post Ret Benefits	(145.73)	(161.82)	(166.00)	(162.37)	(170.72)	(153.42)	(168.68)	(179.21)	(159.96)	(118.34)	(117.05)
Other Post-Retirement Funding Ratio	--	--	-	-	-	-	-	-	-	-	-
Actuarial Assumptions											
Pension											
Expected Return on Plan Assets	--	--	7.00	6.88	6.50	11.50	11.30	10.80	10.10	--	6.20
Discount Rate used on Plan Liabilities	--	--	4.20	3.99	3.54	4.20	3.22	--	--	5.36	5.04
Rate of Compensation Increase	--	--	--	--	--	--	--	--	--	--	--
Other Postretirement Benefits											
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Discount Rate used on Plan Liabilities	4.80	4.00	4.37	4.10	7.10	8.43	6.49	4.89	5.62	5.42	5.10
Health Care Cost Trend Projected(next y	--	--	--	--	--	--	--	--	--	--	--
Pension Plan Asset Allocation											
Fair Value of Plan Assets	705.48	697.24	644.41	697.13	767.54	685.82	799.94	878.79	860.48	619.89	652.43
Asset Category - Equities %	50.95	50.06	39.02	39.07	29.57	23.21	25.49	26.55	20.71	16.94	14.45
Asset Category - Debt %	36.26	40.76	52.84	52.96	66.27	73.97	72.44	71.40	78.15	78.35	79.86
Asset Category - Real Estate %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Company Stock %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Cash %	3.89	2.70	2.10	5.47	2.96	1.54	0.93	1.10	0.87	1.23	1.37
Asset Category - Other %	8.76	6.41	5.98	2.46	1.18	1.26	1.14	0.95	1.14	4.70	4.32
Expected Pension Payments											
Year 1	38.45	38.74	39.64	41.01	41.74	55.10	48.16	47.55	48.34	48.47	49.07
Year 2	38.62	39.39	40.48	41.67	42.41	51.08	45.15	45.39	45.41	45.59	45.79
Year 3	39.31	40.19	41.25	42.31	43.05	51.45	45.30	45.54	45.60	45.75	45.91
Year 4	40.10	40.95	42.11	42.91	43.62	51.91	45.50	45.73	45.74	45.85	45.91
Year 5	40.79	41.79	42.77	43.43	44.07	52.42	45.70	45.84	45.82	45.84	45.82
Beyond Year 5	211.75	217.63	221.27	221.99	224.25	266.76	228.70	227.99	226.64	225.11	223.10
Expected Postretirement Benefits											
Year 1	6.20	5.82	6.42	6.37	6.26	46.98	6.52	6.33	5.97	5.92	5.74
Year 2	6.36	6.00	6.74	6.65	6.52	44.44	6.51	6.46	6.12	6.15	6.00
Year 3	6.66	6.29	7.05	6.92	6.76	44.62	6.66	6.61	6.29	6.43	6.30
Year 4	7.09	6.57	7.36	7.17	7.02	44.88	6.84	6.79	6.46	6.75	6.58
Year 5	7.50	6.84	7.63	7.42	7.26	45.18	7.06	6.96	6.67	7.05	6.87
Beyond Year 5	42.50	37.67	42.23	40.68	39.92	226.99	38.48	37.69	35.81	38.87	37.50

Popular Inc
 Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos regionales

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