



OUR VISION

Be the best financial institution in the communities we serve.

OUR MISSION

Promote the economic progress and well-being of our customers, communities, employees and shareholders.

OUR CREED

Banco Popular is a local institution dedicating its efforts exclusively to the enhancement of the social and economic conditions in Puerto Rico and inspired by the most sound principles and fundamental practices of good banking.

Popular pledges its efforts and resources to the development of a banking service for Puerto Rico within strict commercial practices and so efficient that it could meet the requirements of the most progressive community in the world.

Rafael Carrión Pacheco (1928)

OUR INSTITUTIONAL VALUES

SOCIAL COMMITMENT	CUSTOMER	INTEGRITY	EXCELLENCE	INNOVATION	OUR PEOPLE	PERFORMANCE
We work hand-in-hand with our communities. We are committed to actively working to promote the social and economic well-being of our communities.	We develop life-long relationships. Our relationship with the customer takes precedence over any particular transaction. We add value to each interaction by offering high quality personalized service and efficient and innovative solutions.	We live up to the trust placed in us. We adhere to the strictest ethical and moral standards through our daily decisions and actions.	We strive to excel each day. We believe there is only one way to do things: doing them right from the first time while exceeding expectations.	We are a driving force for progress. We foster a constant search for innovative ideas and solutions in everything we do, thus enhancing our competitive advantage.	We have the best talent. We are leaders and work together as a team in a caring and disciplined environment.	We are fully committed to our shareholders. We aim to attain a high level of efficiency, both individually and as a team, to achieve superior and consistent results based on a long-term vision.

RESULTS

	2011	2012	2013	2014	2015
ASSETS (MM)	\$37,348	\$36,508	\$35,749	\$33,097	\$35,770
NET INCOME (MM)	\$151.3	\$245.3	\$599.3	(\$313.5)	\$895.3
EARNINGS PER COMMON SHARE-BASIC ¹	\$1.44	\$2.35	\$5.78	(\$3.08)	\$8.66
ROA	0.40%	0.68%	1.65%	(0.89%)	2.54%
ROE	4.01%	6.37%	14.43%	(7.04%)	19.16%
BANKING BRANCHES	286	276	270	224	232
NON-BANKING BRANCHES	58	59	59	46	46
TOTAL OFFICES	344	335	329	270	278
ATMS	767	751	753	706	730
EMPLOYEES	8,329	8,073	8,060	7,752	7,810

(1) Adjusted retroactively to reflect the reverse stock split.