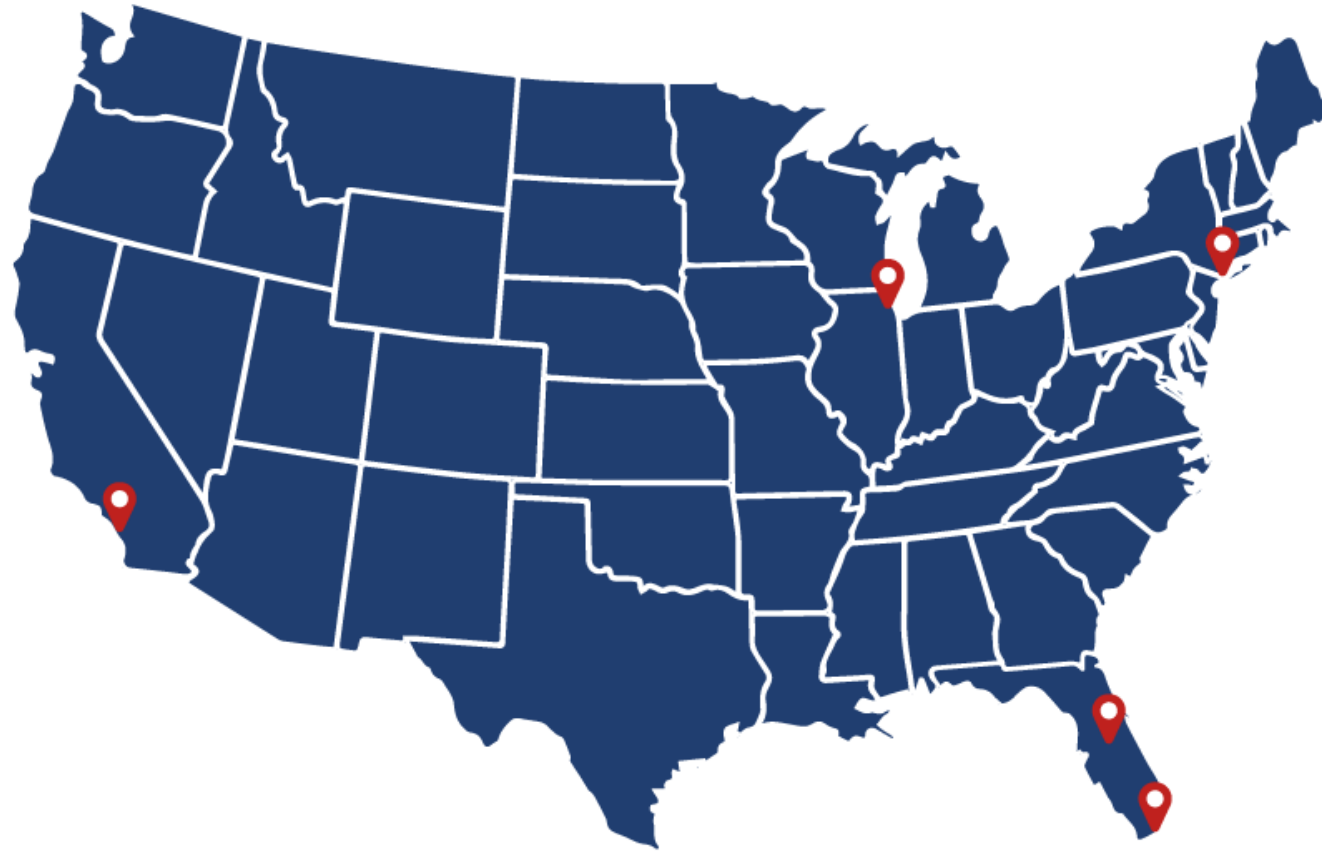


Moving From Defense to Offense

Greg Demas

Director of Finance & Strategic Planning, Popular Community
Bank

2014: Popular State of the Union



A Powerful Statement

“Focusing our efforts... will ultimately enable us to better serve and grow our customer base”

– **Richard Carrion**

Popular, Inc. Chairman and CEO, April 2014



A Powerful Statement

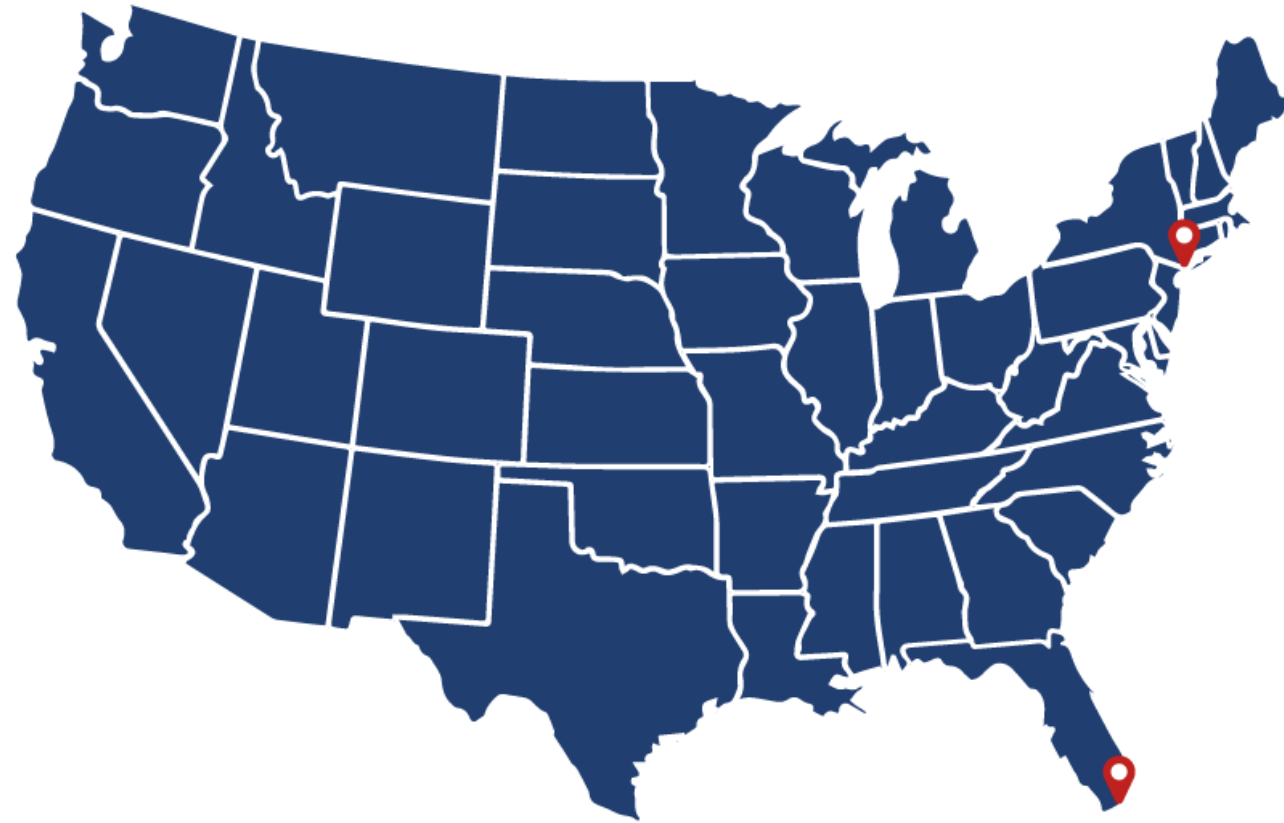
“Focusing our efforts...”

“...To better serve our customer base”

– **Richard Carrion**

Popular, Inc. Chairman and CEO, April 2014

Actions Speak Louder Than Words



A Powerful Statement

“Focusing our efforts... will ultimately enable us to better serve and grow our customer base”

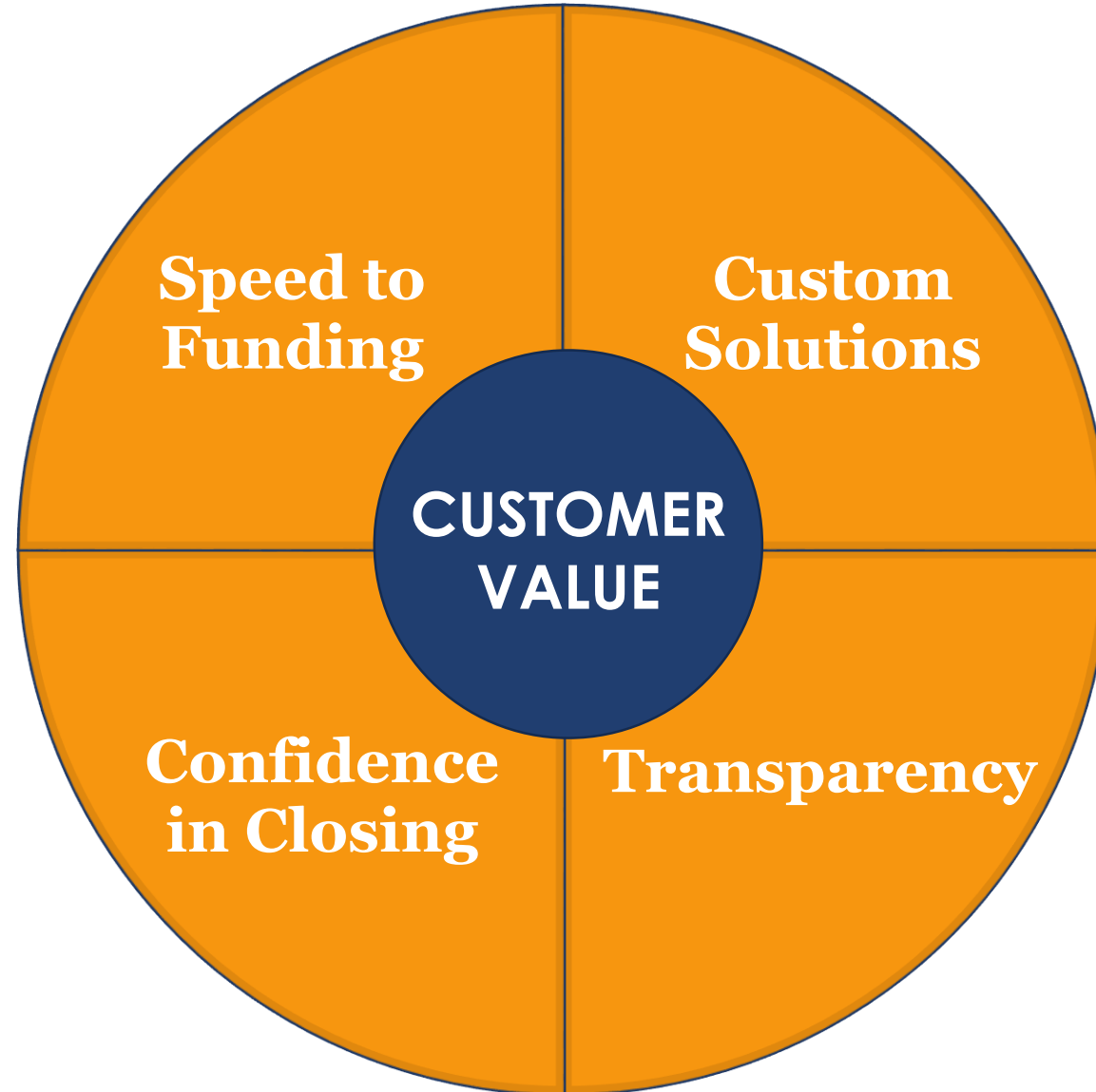
– **Richard Carrion**

Popular, Inc. Chairman and CEO, April 2014

Focusing on the Product...



... Delivers Customer Value



Building an Ecosystem



Documentation
Loan Operations
Profitability
Customer Relationships
Management Reporting

Strategy
Risk Management
Forecasting
Audit
Regulatory Reviews
Underwriting
Budget

Building an Ecosystem

PrecisionLender

- Loan Pricing & Profitability
- Client Relationship Profitability

Dynamics CRM

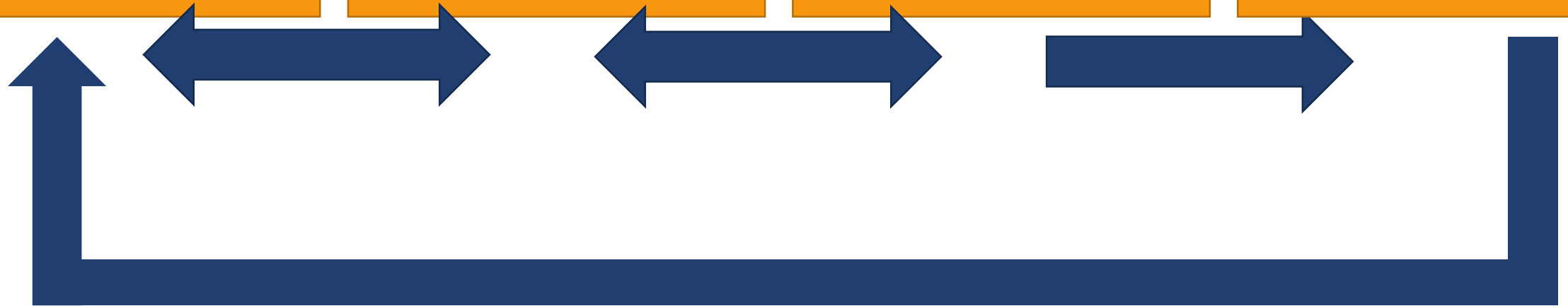
- Customer Relationship Management (CRM)
- Pricing Approval Workflow
- Pipeline Dash-boarding

Loan Origination

- Loan Underwriting
- Loan Documentation
- Loan Origination

Core System

- Loan & deposit performance
- Portfolio Management
- Actual v. Pipeline Audit



Fruits of Our Labor



**Greater
transparency
and trust with
our customers**



**Improved speed
to funding**



**Ability to drive
strategy**



**Improved
communication
and efficiency
while reducing
paper costs**