

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934
or Section 30(h) of the Investment Company Act of 1940

Check this box if no longer subject to
Section 16. Form 4 or Form 5
obligations may continue. See
Instruction 1(b).

Check this box to indicate that a
transaction was made pursuant to a
contract, instruction or written plan for
the purchase or sale of equity
securities of the issuer that is
intended to satisfy the affirmative
defense conditions of Rule 10b5-1(c).
See Instruction 10.

1. Name and Address of Reporting Person*			2. Issuer Name and Ticker or Trading Symbol		5. Relationship of Reporting Person(s) to Issuer (Check all applicable)	
<u>Ferre Maria Luisa</u>			<u>POPULAR, INC.</u> [<u>BPOP</u>]		☒ Director 10% Owner	
(Last) (First) (Middle)			3. Date of Earliest Transaction (Month/Day/Year)		Officer (give title below) Other (specify below)	
<u>P.O. BOX 11924</u>			<u>07/01/2026</u>			
(Street)			4. If Amendment, Date of Original Filed (Month/Day/Year)		6. Individual or Joint/Group Filing (Check Applicable Line)	
<u>SAN JUAN PR 00922-1924</u>					☒ Form filed by One Reporting Person	
(City) (State) (Zip)					Form filed by More than One Reporting Person	

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock Par Value \$0.01 per share								37,476.962 ⁽¹⁾	D	
Common Stock Par Value \$0.01 per share								13,541	I ⁽²⁾	The Luis A. Ferre Foundation, Inc.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Restricted Stock Units	⁽³⁾	07/01/2026		A ⁽⁴⁾		82	⁽⁵⁾	⁽⁵⁾	Common Stock Par Value \$0.01 per share	82	\$0	17,494	D	

Explanation of Responses:

1. Includes 150,750 shares acquired pursuant to reinvestment of dividends paid by the Corporation. The shares were acquired in transactions exempt from Section 16 of the Securities Exchange Act of 1934 pursuant to Rule 16a-11 thereunder.
2. Ms. Ferre is the President and a Trustee of the Luis A Ferre Foundation, Inc.
3. Restricted stock units convert into common stock on a one-for-one basis.
4. Reflects Restricted Stock Units ("RSUs") received by the reporting person as a result of dividend equivalents accrued with respect to outstanding RSUs granted to the reporting person. Dividend equivalents are accrued at the same rate and at the same time as dividends are paid to ordinary shareholders. Dividend equivalents on RSUs are subject to the same terms and conditions as the underlying RSUs.
5. Restricted stock units are converted into an equivalent number of shares of common stock and issued to the reporting person on the 15th of August following the date of termination of service as a director.

Marie Reyes-Rodriguez,
Attorney-in-fact 07/06/2026

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.