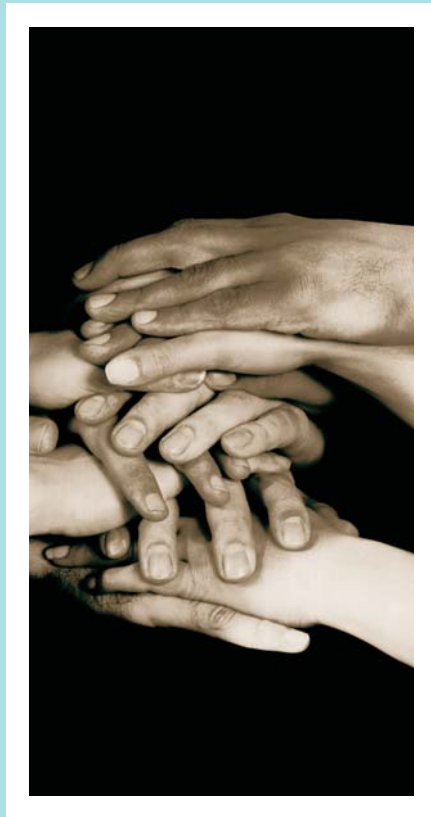


**BANCO POPULAR FOUNDATION**  
[ANNUAL REPORT 2005]



It's  
in our  
hands



It's  
in OUR  
hands

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Richard L. Carrión      Roberto R. Herencia

DreamMakers:

Popular has built a proud 112 year history of serving our communities. Giving back is part of our values and the way we do business. One of the biggest dreams of Rafael Carrión, Jr. (Chairman and President of BPPR, 1956-1973) took shape 25 years ago, with the establishment of the Fundación Banco Popular. Today, Fundación touches the lives of thousands of people in Puerto Rico through non-profit organizations that are a living testimony of the spirit of service and solidarity that characterizes Our People.

As we expanded our operations in the United States, Banco Popular North America has remained true to our values by actively working with our communities. It is now extremely rewarding to be part of the establishment of the Banco Popular Foundation and an honor for us to make a personal gift to an organization that will undoubtedly “Make Dreams Happen” for a lot of people.

In our first year of operation and with the generous support of our DreamMakers, our Foundation was able to award 16 grants to community organizations across the U.S., where you are actively involved in their work. None of this would have been possible without your contributions, for which we are extremely grateful. Today 12% of our DreamMakers contribute to the “Making a Difference Giving Program” through their payroll deductions. Each of these gifts are matched dollar-for-dollar by BPNA.

In addition, hundreds of Our People took advantage of their 16 hours of Community Service paid time-off to volunteer within their communities. Through the ***It's in Our Hands*** Volunteer Program, our people invested 32,400 hours in local projects and initiatives and nearly 70% of our officers are actively engaged in community service.

Your contributions of time and money are critical to the success of our Foundation. As you read through this report, remember that these accomplishments were made possible by you. Be proud that you are delivering on our promise to “Make Dreams Happen” in our communities. Together, *we* make a difference.

Gratefully yours,

Richard L. Carrión  
Chairman and CEO  
Popular Inc.

Roberto R. Herencia  
President  
Banco Popular North America

# It's In Our Hands

COMMUNITY INVOLVEMENT PROGRAM



It's  
in our  
hands

## **Mission**

The Banco Popular Foundation was created to strengthen the social and economic well-being of the communities we serve and to Make Dreams Happen.

## **Our Community Promise**

Banco Popular is deeply rooted in each of our communities. Your story is our story. Honoring our corporation's century-old commitment to provide banking and financial services to those in need, we stand loyal to those values and promise to work to strengthen the social and economic well-being of the communities we serve. We promise to support, stay connected, listen to dreams, and volunteer time and energy. We promise to Make Dreams Happen for, and with our communities.



It's  
in our  
hands

### **Banco Popular Foundation Giving Philosophy**

- Empower grassroots organizations to change our communities for the better.
- Focus on education with an emphasis on financial literacy, community and economic development.
- “Marry” the grant with the time & skills of our DreamMakers, who display their passion for our customers & communities every day!
- Pool individual resources, along with the BPNA matching gift, to Make Dreams Happen for our communities.

# 2005 Foundation Partners

IN YOUR HONOR

The Banco Popular Foundation relies on the generosity of our partners. With their support, we made dreams happen for 16 key grassroots organizations in our communities by investing over \$200,000. Our donors are the force behind these accomplishments. On behalf of all those in our communities who have been positively impacted by your generosity, THANK YOU!



**It's  
in our  
hands**

## A few words from Our DreamMakers

ON WHY THEY CONTRIBUTED TO THE FOUNDATION...

*"Certainly any corporation as dedicated to community involvement as Banco Popular has my vote of confidence to distribute contributions in a thoughtful and meaningful way."* - **Harold Blinder, SVP, South Florida**

*"As I thought about my reasons to donate to the Banco Popular Foundation, I reached a simple conclusion: I could not live with myself knowing that I had the opportunity to contribute, to help, to be a catalyst for change, and instead looked the other way. I am grateful for what I have; the least I can do is give back to those who have not had the same luck."* - **Vilmarie Gaud, Supervisor, National Care Center**

*"I was motivated to contribute to the BPNA Foundation to express our company's values in the markets we serve. The Foundation's primary purpose is to support the people in our communities who need our help. I chose to participate in the Foundation because I know we have a trustworthy team who, with the support of all DreamMakers, will put our contributions into the hands of those who need it most. It is an honor to help others and it gives me great personal satisfaction."* - **Franklyn D. Vasquez, Sales & Service Banker, Washington Heights, New York**

*"My donation will help many organizations that are in the position to help those who are less fortunate. There is so much need in the areas we serve."* - **Wilda Diaz, Branch Manager, Perth Amboy Branch, New Jersey**

*"I'm proud to be a Banco Popular Foundation Partner and would love to share why I chose to become a donor! The Banco Popular Foundation is a great way to give back to our community. It is so easy with the payroll deduction plan. All employees should participate and donate at a level they are comfortable in contributing. The beauty of giving through the Foundation is that our power is in the numbers! Together, we can grow the Foundation and support our communities. Every contribution will make a difference in someone's life."* - **Joanne Jolin, Business Development Officer, SBA Lending, Florida**

*"I am a firm believer in, 'It's better to give than to receive.' I truly believe in the commitment that Banco Popular has made: to provide banking and financial services to those in need as we stand loyal and support the communities we serve. I believe that the gift of giving to such a cause is a gratifying reward in itself. Knowing that I can help make a difference in my community inspired me to contribute to the Banco Popular Foundation."* - **Josephine Pacheco, AVP, Branch Manager, North/Pulaski, Illinois**

*"The reason I signed up to be a Banco Popular Foundation donor is because I am a firm believer in helping those less fortunate. I was in need once and was given support by a few different foundations. This is my way of paying it forward."* - **Phyllis Erxleben, Assistant Controller, Popular Leasing USA, Inc.**

# 2005 Banco Popular Foundation Partners

## MAKING A DIFFERENCE GIVING PROGRAM

Anonymous (3)  
Addington, James A  
Aguirre, Vernon V  
Alvarado, Alba E  
Anes, Carmen  
Angulo, Jenny  
Antunez, Paloma  
Aranda, Hector S.  
Arendt, Paul  
Arroyo González, Aracelis  
Avila, Juan C  
Badillo, Edwin R  
Baez, Elba  
Balthazor, Anthony R  
Barbee, Jim  
Beauchamp, Denise K  
Beers, Deborah J  
Benner, John J  
Benscome, Maria  
Bergquist, Claire K  
Bernabe, Zuellen  
Betancur, Yomaira L  
Biuso, Jerry  
Blanco, Enrique A  
Blinder, Harold  
Bookman, Harold  
Bowers, Brenda  
Bradford, Theodore R  
Bratton, Debra  
Brokowsky, Stuart H  
Buonomo, Marisol  
Burgos, Sharon  
Cabrera, Alfredo  
Carr, John M  
Carrasco, Fermin  
Carson, Allen  
Carrillo, David  
Carvajal, Laurely  
Castillo, Elkin  
Castillo, José Luis  
Castro, Edward  
Castro, Linda E  
Caula, Antonio  
Cerdá, David  
Cevallos, Diana N  
Chandler, Vincent  
Chester, Thomas J  
Chinea, Manuel  
Chiodo, CarolAnn  
Cintron, Edith  
Cintron, Taina  
Cobo, Blanca M  
Collazo, Luis  
Cooper, Erica  
Cordero, Yvette

Crawford, Lynn S  
Crespo, Vanessa  
Crispin, Irene  
Cruz, Ivan  
Davis, Frank J  
De Cristo, Blanca O  
Del Castillo, Miguelina  
Delgado, Lidia  
DeSieno, Louis A  
Dessart, Patrick H  
DeVaul-Flowers, Donna  
Diaz Kennedy, Silvia  
Diaz, Graciela  
Diaz, Janet  
Diaz, Wilda  
Dingee, Sharon D  
Doran, Brian  
Downey, Maria  
Echevarría, Francisco  
Ellis, Jeffrey E  
Erxleben, Phyllis M  
Escorcía, Angelica P  
Falcone, Catherine  
Farfan, Elizabeth  
Fernández, Enrique M  
Fernández, Martha  
Fesler, Tanya J  
Figueroa, Jose R  
Flaherty, Bernard J  
French, Willie  
Frett, Jeannette N  
Fuentes, Wilfredo  
Gabriel-Burke, Stephanie A  
García, Jorge J  
García, Leonardo Niguel  
García, Mercedes  
Garraton, Rafael E  
Garrity, Michael J  
Gaud, Vilmarie  
Gaytan, Beatriz  
Golemis, Michael P  
González, Aida  
González, Carlos M  
González, Dumira  
Griffin, Barry E  
Guerrero, Juan M  
Guton-Pierre, Kettly  
Guzmán, Maria F  
Halaby, Charles  
Haley, Katherine  
Hamer, Nelida  
Hano, Gregory M  
Hansen, Leslie A  
Hardcastle, Phyllis N  
Hardcastle, Robert D

Hardee, Laurance A  
Harris Mooring, Kimberly L  
Harris, Sandra  
Hawk, Gerald R  
Hernández, Ana D  
Hernández, Diana  
Hernández, Eddie  
Hernández, Edwin  
Hershaft, Michael  
Hickle, John E  
Hime, Molly A  
Horton, Bruce D  
Houlihan, Michael P  
Hughes, Tod T  
Humpfer, G Joe  
Ihrig, Paul N  
Doran, Brian  
Imbasciani, Michele  
Incandela, John J  
Jackson, Tara K  
Jolin, Joanne W  
Jones, Sharon  
Katsikas, Cynthia J  
Katz, Jacqueline  
Kearsley, Peter T  
Kim, Doug  
Kulnis, Pamela  
LaCen, Ramona  
Landor, Kimberly A  
Larsen, Yolanda  
LeBeau, Annette  
Lee, Erin P  
Lee, Robert C  
Linares Pagan, Heriberto  
López, Manuel A  
López, Marilyn  
Maalouf, Justina S  
Machado, Jorge  
Mando, Nick  
Malave-Otero, Gisela E  
Mantilla, Pablo  
Marcano-Ortiz, Esther C  
Marín-Mendez, Maria  
Martin, Penny J  
Martínez, Francisco D  
Martínez, Gisela  
Martínez, Jonda  
Mazur, Paula J  
McCall, Mercedes F  
McCartney, Susan M  
McCracken, Michael  
McDonald, Stephen E  
McFadden, Chris A  
McKitty, Vincent A  
Medina, Ann  
Medina, Cesar

Medina, Jeffrey  
Meléndez, Miguel A  
Mendoza, Yvonne  
Minichino, Alejandra  
Mojica, Damaris  
Molinari, Maria I  
Morales-Vázquez, Jessica  
Muñiz, Frank C  
Muñoz, Eunice  
Nelson, Cathy  
Norini, Jim  
Noto, Mark J  
O'Brien, Jurate M  
O'Brien, Lawrence E  
Orfanos, Anastasi  
Ortiz, Alvaro  
Otero, Marilyn  
Owens, John B  
Pacheco, Josephine A  
Padilla, Fabian  
Pagan, Michelle  
Paracchini, Alberto J  
Paris, Sandra E  
Pasqualicchio, Victor M  
Pearson, Laila O  
Peña-Fernández, Carlos  
Pereira, Carlos R  
Pérez, Cecilia  
Pérez, Jose A  
Peters, David F  
Peterson, Richard C  
Philpot, William K  
Pierre, Marijosephe  
Prescott, Jeffery E  
Quijano, Elma  
Quintero, Alina  
Ramos, Carlos D  
Ramos, Marta  
Ramos, Waleska  
Rams, Harold L  
Randazzo, Michael  
Ribot, Maria E  
Rivera, Aida M  
Rivera, Brunilda  
Rivera, Hubert  
Rivera, Luisa S.  
Rivera, Nilsa  
Rivera, Pedro L  
Rodríguez, David  
Rodríguez, Jessalie  
Rodríguez, Nelida  
Rodríguez, Nora  
Rodríguez, Vildeira  
Rodríguez, Wanda I  
Roehl, David W

Roper, Nicolette  
Ruiz, Michelle  
Sacerio, Marycela  
Saez, Alberto  
Samos, Miriam  
Sánchez, Claudia V  
Santiago, Mayra  
Santos Batista, Dorca M  
Santos, Dalya  
Scesniak, Sharon M  
Schmitz, Robert  
Schulte, Sharon L  
Scull, Aida  
Settlemyer, Earl H  
Singer, Brahma A  
Smurr, Christy R  
Solber, Ernesto  
Sotomayor, Israel A  
Stevens, Marie  
Stiles, Richard  
Suárez, Wilmarie  
Suazo, Steven C  
Summers, Christine M  
Teeling, Robert C.  
Tomlinson, Carmen A  
Tong, Lam F  
Ubarri, Javier  
Van Der Velde, Scarlet C  
Varga, Mari Pat  
Vásquez, Franklyn D  
Vásquez, Jose  
Vásquez, Lilliana  
Vásquez, Jose  
Vásquez, Yamel  
Vega, Aurelio  
Vega, José O  
Velasco, Israel  
Velasco, Marta Y  
Vigo, Maria  
Villalobos, Mario  
Villarreal, Soledad  
Wooten, Karie  
Wurster, Teri L  
Zafar, Sheik  
Zielinski, Shelley A

## MAJOR GIFTS

Richard L. Carrión  
Roberto R. Herencia  
Richard N. Speer, Jr.

The Foundation wishes to thank all donors. If we have made an error or omission, please accept our apologies and contact our Executive Director, Chris Summers, so that we may correctly acknowledge your support in the future.

# Distribution of 2005 DreamMaker Grants

## REGIONAL RECIPIENTS



Grant dollars are determined by the contributions raised in each region.



## The Buenanueva Foundation

### CALIFORNIA

The mission of the Buenanueva Foundation, Inc. is to improve the quality of life in our community through a comprehensive non-profit program dedicated to family education and childcare designed to serve those with the greatest need. The organization is community based and dedicated to helping children and their families develop into healthy, productive citizens.

*“...with Banco Popular and The Buenanueva Foundation’s efforts...we will fulfill an unmet need in the community where high teen birth proportions result in significant school dropout rates, a cycle of poverty and repeat teen births.”*

- Lydia Vizcarrondo  
Banco Popular DreamMaker



## The Hispanic Business Initiative Fund of Greater Orlando

CENTRAL FLORIDA

*“Since its inception, the HBIF has impacted the Central Florida economy by becoming the leading Hispanic economic development organization in the state of Florida.”*

- José Orlando Vega  
Banco Popular DreamMaker

The mission of the Hispanic Business Initiative Fund of Greater Orlando is to strengthen the economy of Central Florida through quality technical assistance and training for Hispanic entrepreneurs. Our vision is to emphasize the power of economic opportunity and act as a catalyst for positive community change by contributing to the growth and success of Hispanic-owned businesses.

## Hope & Help Center

CENTRAL FLORIDA

Our mission is to save lives by eliminating the spread of HIV/AIDS, and to provide support, education and care for individuals living with the disease in the Central Florida community. As long as there is a need in our community, we pledge to step forward and lead the way to a better, happier and healthier tomorrow.



*“Hope and Help Center...for the past 3 years has provided HIV testing, counseling and education to the Hispanic communities in Orange and Osceola counties.”*

- Annie Hernández  
Banco Popular DreamMaker

# The Orlando Science Center

CENTRAL FLORIDA

The Orlando Science Center strives to provide science for everyone by promoting science literacy and creating opportunities for experiential science learning.



*“The primary objective of the new Moneyville exhibit is to understand and make economic choices using the power of math.”*

- Mercedes F. McCall  
*Banco Popular DreamMaker*



*“By providing a safe recreational haven and atmosphere for learning, youth and pre-teens with limited resources are prevented from engaging in...negative behaviors.”*

- Michael Hershaft  
*Banco Popular DreamMaker*

# The Central Florida Police Athletic League

CENTRAL FLORIDA

The Central Florida Police Athletic League is dedicated to providing a safer environment for today’s youth. We seek to enable them to become productive, responsible citizens that take an active role in their community. Diversity, honesty, integrity, respect, and teamwork are the beliefs that drive us as an organization. We will strive to guide children toward a positive path in life and away from drugs, gangs, and juvenile delinquency using sports, musical, and computer education.



*“Janet Russell’s dream is to hire a part-time nurse at the home and this grant could help make this a reality.”*

- Joanne Jolin  
*Banco Popular DreamMaker*

## The Russell Home

CENTRAL FLORIDA

The Russell Home for Atypical Children is a “home” where each child is encouraged to develop to their own full potential at their own pace. Their mission is to create a safe environment where every effort and accomplishment of a child is celebrated. "Loving them and making them feel wanted is the most important commodity in meeting their needs". Mrs. Russell’s attitude is shared by the staff, which has faithfully carried on her dream.

## Hope Center Inc.

SOUTH FLORIDA

Hope Center Inc.’s mission is to support individuals with developmental disabilities in fulfilling their potential to lead healthy, independent and productive lives in the community. They provide both residential and day training programs for adults. Hope Center is considered "home" to 95 residents; an additional 55 individuals attend the day training programs that help them build skills needed to become an integral part of the community.



*“This specific request is to fund an enhanced recreation program for the residents...for a homelike relaxation area.”*

- Molly A. Hime  
*Banco Popular DreamMaker*

# ASPIRE

ILLINOIS

Aspire was founded in 1960 by ten families, each of whom had a child with mental retardation and other developmental disabilities. This past year 1,018 individuals were served and their families were supported by 400 caring staff. Their mission is to provide people with developmental disabilities quality lifetime support and opportunities to achieve their individual highest human potential where they live, learn, work or play.

**Aspire**

*Creating choices for individuals with disabilities*

*“In the past people were well taken care of, now they are offered opportunities and given challenges.”*

- John McGuire  
*Banco Popular DreamMaker*



*“...I am repeatedly struck by the organization’s responsiveness to the known, changing and unanticipated needs of the families and individuals with disabilities they serve.”*

- Richard Stiles  
*Banco Popular DreamMaker*

# Clearbrook

ILLINOIS

Clearbrook just celebrated its 50th anniversary! In the fall of 1955, it began with a vision of a group of parents in response to the unmet educational needs of their children with special needs. Today, it is recognized as a leader in creating innovative opportunities, services and support for individuals with developmental disabilities. Clearbrook serves more than 1,800 infants and toddlers with developmental delays and more than 500 adults from Chicago and 40 northwest suburban communities.



## Latino Education Alliance (LEA)

ILLINOIS

LEA supports Latino student majority high schools to improve academic performance by promoting the importance of education in the Latino community while helping students to graduate and set high post-secondary goals.

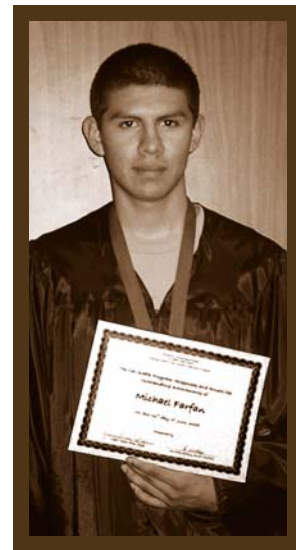
*“I wanted to be involved in an organization that would allow me to give something back in the educational arena ... focused on serving the neediest students.”*

- Alberto Paracchini  
*Banco Popular DreamMaker*

## LINC TELACU Education Foundation

ILLINOIS

The TELACU Education Foundation was established in response to the declining graduation rates of Latino students in colleges and universities. The Foundation seeks to reverse this trend by offering scholarships, counseling, mentoring and advancement opportunities to deserving students of our community.

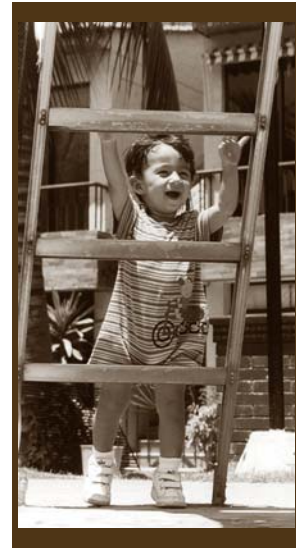


*“Creating synergy with organizations like LINC TELACU, is our only hope in reversing the trend of the alarmingly high dropout rate among Latino students.”*

- Juan M. Guerrero  
*Banco Popular DreamMaker*

## McCormick Tribune YMCA ILLINOIS

McCormick Tribune Y is an organization that brings quality recreation, youth and family development programs to thousands of residents. In partnership with the YMCA, the grant will go to the Life Long Learning Center Program which helps youth, adults and seniors overcome the digital divide.



*“The opportunities for our teenage members to effectively compete for success in school and in obtaining jobs and/or college admission will rely on their ability to communicate and operate in an electronic medium.”*

- Lynn Crawford  
Banco Popular DreamMaker



*“Together, both Banco Popular and New Moms look to break cycles of poverty that exist in the markets we operate.”*

- James Clancy  
Banco Popular DreamMaker

## New Moms ILLINOIS

New Moms, Inc. is an organization serving the needs of homeless teenage mothers and their children. We assist with their immediate living needs, while providing opportunities to build a stronger future that can lead to a lifetime of self-sufficiency. We enable, empower and equip them by providing transitional living space as well as mentoring them in life-planning goals, education, career choices, community involvement and positive parenting skills.



## Rebuilding Together - St. Louis

MISSOURI

Rebuilding Together - St. Louis is an affiliate of a national volunteer organization. We renew neighborhoods by rebuilding community centers and playgrounds. We strive to revitalize neighborhoods in partnership with the community by rehabilitating the houses of low-income homeowners, particularly the elderly and the disabled, so that they may continue to live independently in comfort and safety.

*“One revitalized home can be a catalyst for residents in that neighborhood to find ways to rescue the area from further decline.”*

- Phyllis Hardcastle  
*Banco Popular DreamMaker*

## AIDS Community Research Initiative of America

NEW YORK

The AIDS Community Research Initiative of America (ACRIA) is a non-profit community-based AIDS research and treatment education center. In conjunction with leaders in AIDS research and treatment, primary-care providers, and people living with HIV disease, ACRIA identifies scientifically promising therapies for AIDS and HIV-related illness, designs and implements studies on these interventions, and submits the findings for publication; conducts research geared towards the further understanding of HIV disease, treatment, and prevention; and provides education about AIDS treatments and research to the communities affected by HIV/AIDS.



*“...ACRIA Update, a quarterly treatment publication, provides information about current events and issues related to living with HIV/AIDS, providing not only the medical or research standpoint but also the personal perspectives.”*

- Edward Castro Gomez  
*Banco Popular DreamMaker*

# Patriots' Path Council Boy Scouts of America

NEW YORK

Patriots Path Council team up with the Boy Scouts of America to serve others by helping to instill values in young people that will enable them to make ethical decisions during their lifetime, while achieving their potential. The values we strive to instill are based on those found in the Scout Oath and Law.



*“Without this program, many of the targeted youth will miss an opportunity to be a part of a fine organization that gives them self-confidence, teaches them skills, instills values and opens up a whole new world of opportunities.”*

- Patrick A. Toriello  
Banco Popular DreamMaker



**American  
Red Cross**

## American Red Cross

HURRICANE RELIEF FUND

In 2005, the American Red Cross responded to an unprecedented season of devastating hurricane activity. With the help of its supporters, it provided lifesaving food, shelter, counseling, comfort and other assistance to the victims of the catastrophic Hurricane Katrina. Banco Popular's DreamMakers and customers partnered to collect \$46,000 to support the victims of Hurricane Katrina, to which the Foundation added a matching grant, bringing the total to \$56,000, the highest donation amount in our records.



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*“I am only one,  
but still I am one.  
I cannot do everything,  
but still I can do  
something.*

*And because I cannot  
do everything,  
I will not refuse to do  
the something that I  
can do.”*

- Helen Keller

# Foundation Partner Profile



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**DreamMaker Participation** ..... 12%  
(Officer Participation 21%)

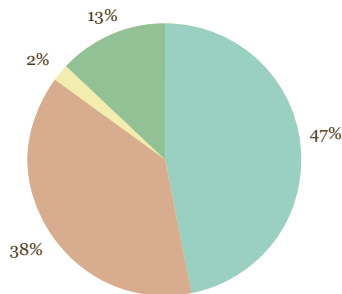
## Regional Participation

Central Florida ..... 41%  
South Florida ..... 25%  
Illinois ..... 9%  
New York Metro ..... 9%  
Popular Leasing USA ..... 8%  
California ..... 6%  
Texas ..... 6%

**Payroll Givers** ..... 74%  
Average Gift (per pay period) ..... \$20

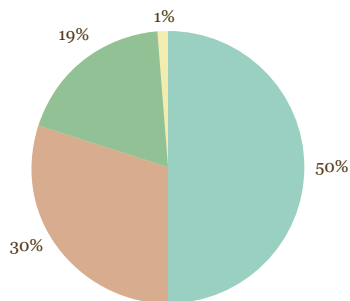
# Financial Data

## WHERE OUR DOLLARS COME FROM



BPNA Funding ..... 47%  
DreamMaker Gifts ..... 38%  
Fundraisers ..... 2%  
Other (Interest/Dividends) ..... 13%

## WHERE OUR DOLLARS ARE SPENT



Youth & Education ..... 50%  
Health & Supported Living ..... 30%  
Community Development ..... 19%  
Administrative Expenses ..... 1%



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## Banco Popular Foundation Board of Directors

Chairman Richard L. Carrión  
*Chairman and CEO, Popular Inc.*

Trustees Roberto R. Herencia  
*President, Banco Popular North America*

Tere Loubriel  
*EVP, People, Communications & Planning,  
Popular Inc.*

Chris McFadden  
*CFO, Banco Popular North America*

Secretary Brian Doran, ESQ  
*SVP, Banco Popular North America*

Executive Director Christine M. Summers  
*SVP, Banco Popular North America*

## Foundation DreamMaker Grant Review Committees

### CENTRAL FLORIDA

Vilmarie Gaud - *Care Center*

Carlos González - *Commercial Banking*

Paul Ihrig - *SBA Lending*

Mayra Santiago - *Commercial Banking*

### ILLINOIS

Jim Addington - *Commercial Real Estate*

Jorge García - *Popular Cash Express/Finance*

Tara Jackson - *Compliance*

### NEW YORK

Enrique Blanco - *Branch Manager, Bloomfield, NJ*

Alvaro Ortiz - *Community Development*

Miriam Samos - *Accounts Payable*



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