



**Popular Bank Ltd. Inc**  
**BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004**

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	11,091,254.61	10.84	102,319,398.46	94,851,673.00	100,013,408.86	103,775,058.59	142,375,945.20	162,179,324.37	123,940,909.64	128,854,832.10	118,742,796.39	99,247,020.21	116,513,323.57	103,863,185.58	113,410,653.07
Depositos Locales en Bancos	-99,552.45	-20.82	478,077.45	255,072.01	276,253.58	445,367.06	536,126.95	783,487.96	966,800.57	388,169.21	361,495.50	469,387.99	603,352.26	994,447.20	378,525.00
A la Vista	-99,552.45	-20.82	478,077.45	255,072.01	276,253.58	445,367.06	536,126.95	783,487.96	966,800.57	388,169.21	361,495.50	469,387.99	603,352.26	994,447.20	378,525.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	11,190,807.06	10.99	101,840,321.01	94,595,600.99	99,736,155.28	103,328,691.53	141,838,818.25	161,394,836.41	122,973,109.07	128,465,662.89	118,380,300.89	98,776,632.22	115,908,971.31	102,867,738.38	113,031,128.07
A la Vista	-1,909,707.68	-17.70	10,790,835.75	15,540,275.84	10,705,135.95	11,270,938.72	12,807,798.92	11,713,817.08	8,292,089.74	18,784,643.56	13,699,281.56	6,626,632.22	8,758,971.31	6,717,738.38	8,881,128.07
A Plazo	13,100,514.74	14.39	91,049,485.26	79,055,325.15	89,031,019.33	92,057,752.81	129,031,019.33	149,681,019.33	114,681,019.33	109,681,019.33	104,681,019.33	92,150,000.00	107,150,000.00	96,150,000.00	104,150,000.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
<b>CARTERA CREDITICIA</b>	38,881,370.47	17.67	220,089,041.86	222,861,047.14	215,596,569.92	217,969,500.76	202,428,016.48	204,748,035.12	218,752,312.40	207,642,221.29	222,745,624.80	217,794,523.73	230,084,591.30	239,293,563.30	258,970,412.33
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	39,341,003.48	17.47	225,190,961.23	228,087,966.51	220,948,489.29	223,446,420.13	208,027,328.63	210,347,347.27	224,351,624.55	213,241,533.44	228,307,177.18	223,356,076.11	235,646,143.68	244,855,115.68	264,531,964.71
Menos Provisiones	459,633.01	9.01	5,101,919.37	5,226,919.37	5,351,919.37	5,476,919.37	5,599,312.15	5,599,312.15	5,599,312.15	5,599,312.15	5,561,552.38	5,561,552.38	5,561,552.38	5,561,552.38	5,561,552.38
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	459,633.01	9.01	5,101,919.37	5,226,919.37	5,351,919.37	5,476,919.37	5,599,312.15	5,599,312.15	5,599,312.15	5,599,312.15	5,561,552.38	5,561,552.38	5,561,552.38	5,561,552.38	5,561,552.38
<b>INVERSIONES EN VALORES</b>	190,217.99	4.30	4,419,688.41	4,601,440.11	4,601,457.64	4,601,475.17	4,603,349.78	4,603,367.31	4,606,263.35	4,609,286.54	4,609,304.07	4,609,321.60	4,609,339.13	4,609,888.87	4,609,906.40
Locales	190,217.99	86.59	219,688.41	401,440.11	401,457.64	401,475.17	403,349.78	403,367.31	406,263.35	409,286.54	409,304.07	409,321.60	409,339.13	409,888.87	409,906.40
Extranjero	0.00	0.00	4,200,000.00	4,200,000.00	4,200,000.00	4,200,000.00	4,200,000.00	4,200,000.00	4,200,000.00	4,200,000.00	4,200,000.00	4,200,000.00	4,200,000.00	4,200,000.00	4,200,000.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	3,934,193.64	21.53	18,276,144.03	17,541,620.51	25,034,829.32	18,651,069.07	21,387,920.54	28,400,086.49	31,540,748.13	29,445,139.07	22,449,984.61	25,536,467.19	18,134,555.15	27,431,842.16	22,210,337.67
Locales	-221,323.50	-12.60	1,756,014.42	1,642,404.89	1,635,703.20	1,620,122.45	1,583,700.01	1,554,221.35	1,528,453.08	1,492,769.49	1,506,516.39	1,487,554.60	1,525,677.70	1,506,086.12	1,534,690.92
Extranjero	4,155,517.14	25.15	16,520,129.61	15,899,215.62	23,399,126.12	17,030,946.62	19,804,220.53	26,845,865.14	30,012,295.05	27,952,369.58	20,943,468.22	24,048,912.59	16,608,877.45	25,925,756.04	20,675,646.75
<b>TOTAL DE ACTIVOS</b>	54,097,036.71	15.68	345,104,272.76	339,855,780.76	345,246,265.74	344,997,103.59	370,795,232.00	399,930,813.29	378,840,233.52	370,551,479.00	368,547,709.87	347,187,332.73	369,341,809.15	375,198,479.91	399,201,309.47
<b>DEPOSITOS</b>	52,797,967.57	18.43	286,534,001.14	287,756,147.39	291,119,348.68	296,716,418.99	320,379,314.79	339,469,822.58	327,544,815.30	319,543,442.92	324,075,752.97	302,807,536.75	328,991,683.62	320,883,823.76	339,331,968.71
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	52,797,967.57	18.43	286,534,001.14	287,756,147.39	291,119,348.68	296,716,418.99	320,379,314.79	339,469,822.58	327,544,815.30	319,543,442.92	324,075,752.97	302,807,536.75	328,991,683.62	320,883,823.76	339,331,968.71
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	54,486,728.85	19.82	274,969,246.57	276,429,371.57	279,553,792.97	285,149,575.66	307,505,972.85	329,719,653.80	315,094,876.53	312,065,920.35	317,207,753.18	296,505,958.94	317,804,138.59	310,631,159.96	329,455,975.42



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	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	4,645,745.16	8.82	52,667,399.67	55,066,126.36	53,093,902.01	52,850,772.99	60,031,897.67	70,897,935.94	59,425,926.44	50,415,869.26	54,986,843.09	42,469,150.77	63,539,804.28	52,734,741.33	57,313,144.83
A Plazo	49,840,983.69	22.42	222,301,846.90	221,363,245.21	226,459,890.96	232,298,802.67	247,474,075.18	258,821,717.86	255,668,950.09	261,650,051.09	262,220,910.09	254,036,808.17	254,264,334.31	257,896,418.63	272,142,830.59
De Ahorro	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Bancos	-1,688,761.28	-14.60	11,564,754.57	11,326,775.82	11,565,555.71	11,566,843.33	12,873,341.94	9,750,168.78	12,449,938.77	7,477,522.57	6,867,999.79	6,301,577.81	11,187,545.03	10,252,663.80	9,875,993.29
A la Vista	-1,925,603.56	-31.69	6,076,052.35	5,838,073.60	5,576,853.49	5,478,091.11	7,634,589.72	4,511,416.56	7,211,186.55	2,326,992.57	1,717,469.79	1,151,047.81	6,037,015.03	5,102,133.80	4,150,448.79
A Plazo	236,842.28	4.32	5,488,702.22	5,488,702.22	5,988,702.22	6,088,752.22	5,238,752.22	5,238,752.22	5,238,752.22	5,150,530.00	5,150,530.00	5,150,530.00	5,150,530.00	5,150,530.00	5,725,544.50
<b>OBLIGACIONES</b>	<b>-9,400,418.68</b>	<b>-84.69</b>	<b>11,100,000.00</b>	<b>3,800,000.00</b>	<b>3,800,000.00</b>	<b>1,300,000.00</b>	<b>1,300,000.00</b>	<b>1,300,000.00</b>	<b>1,300,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>208,826.44</b>	<b>1,868,035.40</b>	<b>1,699,581.32</b>
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	-9,400,418.68	-84.69	11,100,000.00	3,800,000.00	3,800,000.00	1,300,000.00	1,300,000.00	1,300,000.00	1,300,000.00	0.00	0.00	0.00	208,826.44	1,868,035.40	1,699,581.32
<b>OTROS PASIVOS</b>	<b>15,554,169.42</b>	<b>158.50</b>	<b>9,813,477.73</b>	<b>10,298,563.03</b>	<b>12,645,379.71</b>	<b>8,966,195.83</b>	<b>10,805,502.28</b>	<b>22,878,826.12</b>	<b>22,404,726.51</b>	<b>21,725,004.52</b>	<b>14,397,596.03</b>	<b>13,645,106.08</b>	<b>8,662,765.63</b>	<b>20,245,158.66</b>	<b>25,367,647.15</b>
Locales	38,725.82	7.37	525,360.25	298,164.99	284,941.04	322,586.60	342,755.65	378,994.87	453,547.66	498,932.57	524,632.55	560,522.76	607,313.57	595,105.21	564,086.07
Extranjero	15,515,443.60	167.05	9,288,117.48	10,000,398.04	12,360,438.67	8,643,609.23	10,462,746.63	22,499,831.25	21,951,178.85	21,226,071.95	13,872,963.48	13,084,583.32	8,055,452.06	19,650,053.45	24,803,561.08
<b>PATRIMONIO</b>	<b>-4,854,681.60</b>	<b>-12.89</b>	<b>37,656,793.89</b>	<b>38,001,070.34</b>	<b>37,681,537.35</b>	<b>38,014,488.77</b>	<b>38,310,414.93</b>	<b>36,282,164.59</b>	<b>28,890,691.71</b>	<b>29,283,031.56</b>	<b>30,074,360.87</b>	<b>30,734,689.90</b>	<b>31,478,533.46</b>	<b>32,201,462.09</b>	<b>32,802,112.29</b>
Capital	0.00	0.00	24,400,000.00	24,400,000.00	24,400,000.00	24,400,000.00	24,400,000.00	24,400,000.00	24,400,000.00	24,400,000.00	24,400,000.00	24,400,000.00	24,400,000.00	24,400,000.00	24,400,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	-4,177,086.25	-67.01	6,233,880.14	13,256,793.89	7,656,793.89	7,656,793.89	7,656,793.89	5,256,793.89	2,056,793.89	2,056,793.89	2,056,793.89	2,056,793.89	2,056,793.89	2,056,793.89	2,056,793.89
Utilidad de Periodo	-677,595.35	-9.65	7,022,913.75	344,276.45	5,624,743.46	5,957,694.88	6,253,621.04	6,625,370.70	2,433,897.82	2,826,237.67	3,617,566.98	4,277,896.01	5,021,739.57	5,744,668.20	6,345,318.40
Ganancia o Perdida en Valores Disponible para la Venta	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>PASIVO Y PATRIMONIO</b>	<b>54,097,036.71</b>	<b>15.68</b>	<b>345,104,272.76</b>	<b>339,855,780.76</b>	<b>345,246,265.74</b>	<b>344,997,103.59</b>	<b>370,795,232.00</b>	<b>399,930,813.29</b>	<b>378,840,233.52</b>	<b>370,551,479.00</b>	<b>368,547,709.87</b>	<b>347,187,332.73</b>	<b>369,341,809.15</b>	<b>375,198,479.91</b>	<b>399,201,309.47</b>