



Popular Bank Ltd. Inc
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	504,903.09	555,829.45	570,360.18	608,835.26	467,348.90	435,438.07	373,168.09	361,869.62	345,104.54	
3 Activos Líquidos	170,800.07	219,052.95	182,217.20	135,003.53	155,656.13	102,030.96	76,374.60	92,955.24	102,319.40	
4 Total de Préstamos	300,057.06	260,942.80	246,526.31	331,813.76	280,964.37	306,576.70	264,956.61	251,095.84	220,089.04	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	300,057.06	260,942.80	246,526.31	331,813.76	280,964.37	306,576.70	264,956.61	251,095.84	220,089.04	
7 Total de Inversiones	777.62	28,802.43	78,755.50	78,685.34	22,678.63	22,695.66	22,697.62	4,597.68	4,601.42	
8 Total de Depósitos	389,595.91	398,936.87	358,519.36	379,480.09	315,056.95	331,359.63	312,106.40	301,284.05	286,534.00	
9 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13 Extranjeros	389,595.91	398,936.87	358,519.36	379,480.09	315,056.95	331,359.63	312,106.40	301,284.05	286,534.00	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	320,955.91	319,055.81	327,051.66	343,627.89	288,093.20	291,395.80	272,435.88	283,009.29	274,969.25	
16 Depósitos de Bancos	68,640.00	79,881.06	31,467.70	35,852.21	26,963.75	39,963.83	39,670.52	18,274.76	11,564.75	
17 Patrimonio Total	24,873.28	26,615.73	28,266.55	30,288.43	31,033.88	32,484.20	33,630.19	35,780.52	37,656.79	
18 PROMEDIO (12 MESES)										
19 Total de Activos	504,903.09	555,829.45	570,360.18	608,835.26	486,126.00	495,633.76	471,764.13	485,352.44	406,226.72	
20 Activos Generadores de Ingresos	300,834.68	289,745.23	325,281.80	410,499.11	302,238.84	309,508.80	306,468.02	333,096.31	264,166.73	
21 Total de Prestamos	300,057.06	260,942.80	246,526.31	331,813.76	290,510.71	283,759.75	255,741.46	291,454.80	250,526.71	
22 Total de Inversiones	777.62	28,802.43	78,755.50	78,685.34	11,728.13	25,749.05	50,726.56	41,641.51	13,640.03	
23 Patrimonio Total	24,873.28	26,615.73	28,266.55	30,288.43	27,953.58	29,549.96	30,948.37	33,034.47	34,345.34	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	53,258.38	11,594.86	23,311.39	35,601.45	48,953.59	9,158.47	17,791.26	25,459.93	32,337.37	
26 Egreso de Operaciones	36,387.69	8,365.96	16,757.78	25,231.22	34,273.48	5,774.19	11,133.45	15,779.71	20,045.34	



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27 Ingreso Neto de Intereses	16,870.69	3,228.89	6,553.61	10,370.24	14,680.10	3,384.28	6,657.81	9,680.23	12,292.03	
28 Otros Ingresos	5,572.59	187.55	339.04	562.83	696.25	117.70	278.20	472.48	876.56	
29 Ingreso de Operaciones	22,443.27	3,416.45	6,892.64	10,933.06	15,376.36	3,501.98	6,936.01	10,152.71	13,168.59	
30 Egresos Generales	11,376.79	1,673.99	3,499.38	5,517.92	7,815.76	1,885.00	3,523.04	4,339.40	5,229.01	
31 Utilidad Antes de Provisiones	11,066.49	1,742.46	3,393.27	5,415.14	7,560.60	1,616.98	3,412.97	5,813.31	7,939.58	
32 Utilidad del Periodo	8,413.58	1,742.46	3,393.27	5,415.14	6,160.60	1,450.32	2,996.31	5,146.64	7,022.91	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	2,368.97	2,170.06	4,261.07	4,654.21	4,296.77	4,025.62	3,004.52	11,781.60	2,777.20	
35 Total Provisiones Para Préstamos	3,806.05	3,204.77	3,154.77	3,154.77	4,554.77	4,849.44	4,850.68	4,851.92	5,101.92	
36 Préstamos Vencidos / Préstamos Totales (%)	0.79	0.83	1.73	1.40	1.53	1.31	1.13	4.69	1.26	
37 Provisiones / Préstamos Vencidos (%)	160.66	147.68	74.04	67.78	106.00	120.46	161.45	41.18	183.71	
38 Provisiones Para Préstamos / Préstamos Totales (%)	1.27	1.23	1.28	0.95	1.62	1.58	1.83	1.93	2.32	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	4.93	4.79	4.96	4.97	6.64	7.46	9.01	9.89	10.91	
41 Patrimonio / Activos Generadores de Ing. (%)	8.27	9.19	8.69	7.38	10.22	9.87	11.69	13.99	16.76	
42 Patrimonio / Préstamos Totales (%)	8.29	10.20	11.47	9.13	11.05	10.60	12.69	14.25	17.11	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	43.84	54.91	50.82	35.58	49.41	30.79	24.47	30.85	35.71	
45 Activos Líquidos / Activos Totales (%)	33.83	39.41	31.95	22.17	33.31	23.43	20.47	25.69	29.65	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	44.04	62.13	72.79	56.31	56.60	37.64	31.74	32.38	37.32	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.41	2.09	1.76	2.04	1.87	1.96	2.06	2.66	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	1.25	1.19	1.19	1.27	1.17	1.27	1.41	1.73	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	26.19	24.01	23.84	22.04	19.63	19.36	20.77	20.45	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	16.01	14.33	11.56	16.20	11.84	11.61	10.19	12.24	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	11.55	10.30	8.20	11.34	7.46	7.27	6.32	7.59	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	4.46	4.03	3.37	4.86	4.37	4.34	3.87	4.65	
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	49.00	50.77	50.47	50.83	53.83	50.79	42.74	39.71	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.26	0.21	0.18	0.23	0.15	0.18	0.19	0.33	
56 PRODUCTIVIDAD										
57 Número de Empleados	23.00	23.00	23.00	23.00	23.00	22.00	21.00	21.00	22.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
59 Préstamos / Empleados	13,045.96	11,345.34	10,718.54	14,426.69	12,215.84	13,935.30	12,616.98	11,956.94	10,004.05	
60 Depósitos Totales / Empleados	16,938.95	17,345.08	15,587.80	16,499.13	13,698.13	15,061.80	14,862.21	14,346.86	13,024.27	
61 Utilidad Neta / Empleados	0.00	75.76	147.53	235.44	267.85	65.92	142.68	245.08	319.22	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	0.00	0.00	0.00	-7.44	-21.66	-34.57	-40.56	-26.16	
64 Préstamos (%)	0.00	0.00	0.00	0.00	-6.36	17.49	7.48	-24.33	-21.67	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	-6.36	17.49	7.48	-24.33	-21.67	
67 Depósitos (%)	0.00	0.00	0.00	0.00	-19.13	-16.94	-12.95	-20.61	-9.05	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	0.00	0.00	0.00	0.00	-19.13	-16.94	-12.95	-20.61	-9.05	
70 Patrimonio (%)	0.00	0.00	0.00	0.00	24.77	22.05	18.98	18.13	21.34	
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-16.77	-11.70	-4.96	14.00	