



Popular Bank Ltd. Inc
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2002		2003				2004			
	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	467,348.90	435,438.07	373,168.09	361,869.62	345,104.27	344,997.10	378,840.23	347,187.33	399,201.31	
3 Activos Líquidos	155,656.13	102,030.96	76,374.60	92,955.24	102,319.40	103,775.06	123,940.91	99,247.02	113,410.65	
4 Total de Préstamos	280,964.37	306,576.70	264,956.61	251,095.84	220,089.04	217,969.50	218,752.31	217,794.52	258,970.41	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	280,964.37	306,576.70	264,956.61	251,095.84	220,089.04	217,969.50	218,752.31	217,794.52	258,970.41	
7 Total de Inversiones	22,678.63	22,695.66	22,697.62	4,597.68	4,419.69	4,601.48	4,606.26	4,609.32	4,609.91	
8 Total de Depósitos	315,056.95	331,359.63	312,106.40	301,284.05	286,534.00	296,716.42	327,544.82	302,807.54	339,331.97	
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	315,056.95	331,359.63	312,106.40	301,284.05	286,534.00	296,716.42	327,544.82	302,807.54	339,331.97	
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	288,093.20	291,395.80	272,435.88	283,009.29	274,969.25	285,149.58	315,094.88	296,505.96	329,455.98	
16 Depósitos de Bancos	26,963.75	39,963.83	39,670.52	18,274.76	11,564.75	11,566.84	12,449.94	6,301.58	9,875.99	
17 Patrimonio Total	31,033.88	32,484.20	33,630.19	35,780.52	37,656.79	38,014.49	28,890.69	30,734.69	32,802.11	
18 PROMEDIO (12 MESES)										
19 Total de Activos	486,126.00	495,633.76	471,764.13	485,352.44	406,226.59	390,217.59	376,004.16	354,528.48	372,152.79	
20 Activos Generadores de Ingresos	302,238.84	309,508.80	306,468.02	333,096.31	264,075.87	275,921.67	255,506.40	239,048.68	244,044.52	
21 Total de Prestamos	290,510.71	283,759.75	255,741.46	291,454.80	250,526.71	262,273.10	241,854.46	234,445.18	239,529.73	
22 Total de Inversiones	11,728.13	25,749.05	50,726.56	41,641.51	13,549.16	13,648.57	13,651.94	4,603.50	4,514.80	
23 Patrimonio Total	27,953.58	29,549.96	30,948.37	33,034.47	34,345.34	35,249.34	31,260.44	33,257.61	35,229.45	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	48,953.59	9,158.47	17,791.26	25,459.93	32,337.37	6,125.71	12,225.90	18,413.33	24,902.23	
26 Egreso de Operaciones	34,273.48	5,774.19	11,133.45	15,779.71	20,045.34	3,992.09	8,073.82	11,778.12	15,388.50	



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27 Ingreso Neto de Intereses	14,680.10	3,384.28	6,657.81	9,680.23	12,292.03	2,133.63	4,152.09	6,635.20	9,513.73			
28 Otros Ingresos	696.25	117.70	278.20	472.48	876.56	5,104.81	5,347.85	6,114.35	6,614.75			
29 Ingreso de Operaciones	15,376.36	3,501.98	6,936.01	10,152.71	13,168.59	7,238.43	9,499.94	12,749.55	16,128.48			
30 Egresos Generales	7,815.76	1,885.00	3,523.04	4,339.40	5,229.01	905.74	1,766.04	3,171.65	4,483.17			
31 Utilidad Antes de Provisiones	7,560.60	1,616.98	3,412.97	5,813.31	7,939.58	6,332.69	7,733.90	9,577.90	11,645.32			
32 Utilidad del Periodo	6,160.60	1,450.32	2,996.31	5,146.64	7,022.91	5,957.69	7,233.90	9,077.90	11,145.32			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	4,296.77	4,025.62	3,004.52	11,781.60	2,777.20	3,185.78	842.35	3,871.22	1,579.26			
35 Total Provisiones Para Préstamos	4,554.77	4,849.44	4,850.68	4,851.92	5,101.92	5,476.92	5,599.31	5,561.55	5,561.55			
36 Préstamos Vencidos / Préstamos Totales (%)	1.53	1.31	1.13	4.69	1.26	1.46	0.39	1.78	0.61			
37 Provisiones / Préstamos Vencidos (%)	106.00	120.46	161.45	41.18	183.71	171.92	664.73	143.66	352.16			
38 Provisiones para Préstamos / Préstamos Totales (%)	1.62	1.58	1.83	1.93	2.32	2.51	2.56	2.55	2.15			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	6.64	7.46	9.01	9.89	10.91	11.02	7.63	8.85	8.22			
41 Patrimonio / Activos Generadores de Ing. (%)	10.22	9.87	11.69	13.99	16.77	17.08	12.93	13.82	12.44			
42 Patrimonio / Préstamos Totales (%)	11.05	10.60	12.69	14.25	17.11	17.44	13.21	14.11	12.67			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	49.41	30.79	24.47	30.85	35.71	34.97	37.84	32.78	33.42			
45 Activos Líquidos / Activos Totales (%)	33.31	23.43	20.47	25.69	29.65	30.08	32.72	28.59	28.41			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	56.60	37.64	31.74	32.38	37.25	36.53	39.25	34.30	34.78			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.04	1.87	1.96	2.06	2.66	8.64	5.66	5.06	4.57			
49 Utilidad Neta / Total de Activos (Promedio) (%)	1.27	1.17	1.27	1.41	1.73	6.11	3.85	3.41	2.99			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	22.04	19.63	19.36	20.77	20.45	67.61	46.28	36.39	31.64			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	16.20	11.84	11.61	10.19	12.25	8.88	9.57	10.27	10.20			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	11.34	7.46	7.27	6.32	7.59	5.79	6.32	6.57	6.31			



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.86	4.37	4.34	3.87	4.65	3.09	3.25	3.70	3.90	
54 Egresos Generales / Ingresos de Operaciones (%)	50.83	53.83	50.79	42.74	39.71	12.51	18.59	24.88	27.80	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.23	0.15	0.18	0.19	0.33	7.40	4.19	3.41	2.71	
56 PRODUCTIVIDAD										
57 Número de Empleados	23.00	22.00	21.00	21.00	22.00	22.00	22.00	22.00	22.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	
59 Préstamos / Empleados	12,215.84	13,935.30	12,616.98	11,956.94	10,004.05	9,907.70	9,943.29	9,899.75	11,771.38	
60 Depósitos Totales / Empleados	13,698.13	15,061.80	14,862.21	14,346.86	13,024.27	13,487.11	14,888.40	13,763.98	15,424.18	
61 Utilidad Neta / Empleados	267.85	65.92	142.68	245.08	319.22	270.80	328.81	412.63	506.61	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	-7.44	-21.66	-34.57	-40.56	-26.16	-20.77	1.52	-4.06	15.68	
64 Préstamos (%)	-6.36	17.49	7.48	-24.33	-21.67	-28.90	-17.44	-13.26	17.67	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	-6.36	17.49	7.48	-24.33	-21.67	-28.90	-17.44	-13.26	17.67	
67 Depósitos (%)	-19.13	-16.94	-12.95	-20.61	-9.05	-10.45	4.95	0.51	18.43	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	-19.13	-16.94	-12.95	-20.61	-9.05	-10.45	4.95	0.51	18.43	
70 Patrimonio (%)	24.77	22.05	18.98	18.13	21.34	17.02	-14.09	-14.10	-12.89	
71 Utilidad Neta (%)	0.00	-16.77	-11.70	-4.96	14.00	310.79	141.43	76.38	58.70	