



Popular Bank Ltd., Inc.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2003			2004			2005			
	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	345,104.27	344,997.10	378,840.23	347,187.33	397,199.49	392,838.66	387,387.39	390,127.44	392,703.07	
3 Activos Líquidos	102,319.40	103,775.06	123,940.91	99,247.02	113,410.65	112,707.07	117,257.96	126,894.38	97,397.84	
4 Total de Préstamos	220,089.04	217,969.50	218,752.31	217,794.52	258,970.41	261,249.18	254,781.05	247,481.27	274,237.67	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	220,089.04	217,969.50	218,752.31	217,794.52	258,970.41	261,249.18	254,781.05	247,481.27	274,237.67	
7 Total de Inversiones	4,419.69	4,601.48	4,606.26	4,609.32	4,431.79	4,613.44	4,616.66	4,431.95	4,432.00	
8 Total de Depósitos	286,534.00	296,716.42	327,544.82	302,807.54	339,331.97	338,663.23	342,460.10	347,556.29	342,343.78	
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	286,534.00	296,716.42	327,544.82	302,807.54	339,331.97	338,663.23	342,460.10	347,556.29	342,343.78	
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	274,969.25	285,149.58	315,094.88	296,505.96	329,455.98	328,705.41	332,296.84	337,660.05	330,137.12	
16 Depósitos de Bancos	11,564.75	11,566.84	12,449.94	6,301.58	9,875.99	9,957.81	10,163.26	9,896.25	12,206.66	
17 Patrimonio Total	37,656.79	38,014.49	28,890.69	30,734.69	32,802.11	37,590.64	28,820.15	30,243.13	31,251.19	
18 PROMEDIO (12 MESES)										
19 Total de Activos	406,226.59	390,217.59	376,004.16	354,528.48	371,151.88	368,917.88	383,113.81	368,657.39	394,951.28	
20 Activos Generadores de Ingresos	264,075.87	275,921.67	255,506.40	239,048.68	243,955.47	244,216.80	241,378.14	237,158.53	271,035.94	
21 Total de Prestamos	250,526.71	262,273.10	241,854.46	234,445.18	239,529.73	239,609.34	236,766.68	232,637.90	266,604.04	
22 Total de Inversiones	13,549.16	13,648.57	13,651.94	4,603.50	4,425.74	4,607.46	4,611.46	4,520.63	4,431.89	
23 Patrimonio Total	34,345.34	35,249.34	31,260.44	33,257.61	35,229.45	37,802.57	28,855.42	30,488.91	32,026.65	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	32,337.37	6,125.71	12,225.90	18,413.33	24,902.23	6,609.22	13,406.15	19,945.12	26,294.34	
26 Egreso de Operaciones	20,045.34	3,992.09	8,073.82	11,778.12	15,388.50	3,858.22	7,910.85	11,946.04	15,672.69	



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27 Ingreso Neto de Intereses	12,292.03	2,133.63	4,152.09	6,635.20	9,513.73	2,750.99	5,495.30	7,999.08	10,621.65			
28 Otros Ingresos	876.56	5,104.81	5,347.85	6,114.35	6,614.75	3,173.45	3,385.83	3,645.91	4,352.82			
29 Ingreso de Operaciones	13,168.59	7,238.43	9,499.94	12,749.55	16,128.48	5,924.44	8,881.13	11,644.99	14,974.47			
30 Egresos Generales	5,229.01	905.74	1,766.04	3,171.65	4,483.17	1,135.91	2,088.08	2,979.33	4,235.83			
31 Utilidad Antes de Provisiones	7,939.58	6,332.69	7,733.90	9,577.90	11,645.32	4,788.53	6,793.05	8,665.66	10,738.64			
32 Utilidad del Periodo	7,022.91	5,957.69	7,233.90	9,077.90	11,145.32	4,788.53	6,518.03	7,941.02	8,949.08			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	2,777.20	3,185.78	842.35	3,871.22	1,579.26	1,117.06	3,290.09	6,863.87	3,893.09			
35 Total Provisiones Para Préstamos	5,101.92	5,476.92	5,599.31	5,561.55	5,561.55	5,561.55	5,836.56	6,406.19	7,471.11			
36 Préstamos Vencidos / Préstamos Totales (%)	1.26	1.46	0.39	1.78	0.61	0.43	1.29	2.77	1.42			
37 Provisiones / Préstamos Vencidos (%)	183.71	171.92	664.73	143.66	352.16	497.87	177.40	93.33	191.91			
38 Provisiones para Préstamos / Préstamos Totales (%)	2.32	2.51	2.56	2.55	2.15	2.13	2.29	2.59	2.72			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	10.91	11.02	7.63	8.85	8.26	9.57	7.44	7.75	7.96			
41 Patrimonio / Activos Generadores de Ing. (%)	16.77	17.08	12.93	13.82	12.45	14.14	11.11	12.01	11.21			
42 Patrimonio / Préstamos Totales (%)	17.11	17.44	13.21	14.11	12.67	14.39	11.31	12.22	11.40			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	35.71	34.97	37.84	32.78	33.42	33.28	34.24	36.51	28.45			
45 Activos Líquidos / Activos Totales (%)	29.65	30.08	32.72	28.59	28.55	28.69	30.27	32.53	24.80			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	37.25	36.53	39.25	34.30	34.73	34.64	35.59	37.79	29.74			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.66	8.64	5.66	5.06	4.57	7.84	5.40	4.46	3.30			
49 Utilidad Neta / Total de Activos (Promedio) (%)	1.73	6.11	3.85	3.41	3.00	5.19	3.40	2.87	2.27			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	20.45	67.61	46.28	36.39	31.64	50.67	45.18	34.73	27.94			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	12.25	8.88	9.57	10.27	10.21	10.83	11.11	11.21	9.70			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	7.59	5.79	6.32	6.57	6.31	6.32	6.55	6.72	5.78			



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.65	3.09	3.25	3.70	3.90	4.51	4.55	4.50	3.92	
54 Egresos Generales / Ingresos de Operaciones (%)	39.71	12.51	18.59	24.88	27.80	19.17	23.51	25.58	28.29	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.33	7.40	4.19	3.41	2.71	5.20	2.81	2.05	1.61	
56 PRODUCTIVIDAD										
57 Número de Empleados	22.00	22.00	22.00	22.00	22.00	22.00	23.00	23.00	23.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00	
59 Préstamos / Empleados	10,004.05	9,907.70	9,943.29	9,899.75	11,771.38	11,874.96	11,077.44	10,760.06	11,923.38	
60 Depósitos Totales / Empleados	13,024.27	13,487.11	14,888.40	13,763.98	15,424.18	15,393.78	14,889.57	15,111.14	14,884.51	
61 Utilidad Neta / Empleados	319.22	270.80	328.81	412.63	506.61	217.66	283.39	345.26	389.09	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	-26.16	-20.77	1.52	-4.06	15.10	13.87	2.26	12.37	-1.13	
64 Préstamos (%)	-21.67	-28.90	-17.44	-13.26	17.67	19.86	16.47	13.63	5.90	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	-21.67	-28.90	-17.44	-13.26	17.67	19.86	16.47	13.63	5.90	
67 Depósitos (%)	-9.05	-10.45	4.95	0.51	18.43	14.14	4.55	14.78	0.89	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	-9.05	-10.45	4.95	0.51	18.43	14.14	4.55	14.78	0.89	
70 Patrimonio (%)	21.34	17.02	-14.09	-14.10	-12.89	-1.11	-0.24	-1.60	-4.73	
71 Utilidad Neta (%)	14.00	310.79	141.43	76.38	58.70	-19.62	-9.90	-12.52	-19.71	