



Popular Bank Ltd., Inc.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	410,730.04	423,580.06	487,991.05	469,935.25	505,380.23	493,728.54	508,127.72	516,053.83	559,882.28	
Activos Líquidos	122,173.50	126,417.81	157,496.91	125,835.09	117,252.69	118,186.59	95,716.73	64,380.76	119,941.21	
Total de Préstamos	272,904.98	277,334.25	311,747.30	320,402.08	367,895.32	353,008.64	389,679.00	437,698.92	431,957.02	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	272,904.98	277,334.25	311,747.30	320,402.08	367,895.32	353,008.64	389,679.00	437,698.92	431,957.02	
Total de Inversiones	4,432.21	4,432.26	4,432.31	4,432.37	4,432.42	4,432.47	6,080.48	932.58	932.63	
Total de Depósitos	373,440.86	386,157.77	439,039.17	420,774.42	456,195.33	440,984.13	443,760.89	435,177.10	477,927.03	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	373,440.86	386,157.77	439,039.17	420,774.42	456,195.33	440,984.13	443,760.89	435,177.10	477,927.03	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	354,558.59	370,675.00	422,233.19	400,431.16	445,808.98	429,247.12	435,014.68	424,611.63	459,834.36	
Depósitos de Bancos	18,882.27	15,482.77	16,805.98	20,343.26	10,386.35	11,737.02	8,746.22	10,565.47	18,092.66	
Patrimonio Total	29,149.57	30,436.93	38,370.95	40,149.75	42,982.81	44,858.87	58,306.99	64,443.97	64,837.07	
PROMEDIO (12 MESES)										
Total de Activos	401,711.47	388,351.92	430,512.90	419,867.86	458,055.13	458,654.30	498,059.39	492,994.54	532,631.25	
Activos Generadores de Ingresos	278,003.43	275,412.81	275,826.03	283,995.31	324,832.46	319,603.81	355,969.55	381,732.97	402,608.69	
Total de Prestamos	273,571.33	270,980.65	271,393.82	279,563.05	320,400.15	315,171.44	350,713.15	379,050.50	399,926.17	
Total de Inversiones	4,432.10	4,432.16	4,432.21	4,432.26	4,432.31	4,432.37	5,256.40	2,682.47	2,682.53	
Patrimonio Total	30,200.38	31,481.20	36,004.11	33,850.31	36,066.19	37,647.90	48,338.97	52,296.86	53,909.94	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	27,830.80	7,708.43	15,663.10	24,460.24	33,686.21	8,842.44	17,417.05	28,483.15	40,766.01	
Egreso de Operaciones	15,502.68	4,464.52	9,098.37	13,968.16	18,982.24	4,612.25	9,072.51	13,481.76	18,133.52	



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Ingreso Neto de Intereses	12,328.12	3,243.91	6,564.73	10,492.08	14,703.98	4,230.19	8,344.55	15,001.39	22,632.50
Otros Ingresos	5,947.07	390.16	8,087.15	8,784.95	9,878.68	420.16	11,056.56	19,678.75	21,509.16
Ingreso de Operaciones	18,275.19	3,634.07	14,651.87	19,277.03	24,582.65	4,650.35	19,401.11	34,680.15	44,141.65
Egresos Generales	7,112.81	1,596.71	3,930.49	6,026.84	8,165.21	1,724.29	4,324.88	11,818.99	20,887.39
Utilidad Antes de Provisiones	11,162.38	2,037.36	10,721.38	13,250.19	16,417.45	2,926.06	15,076.23	22,861.16	23,254.26
Utilidad del Periodo	7,898.38	1,287.36	9,221.38	11,000.19	13,833.24	1,876.06	13,676.23	21,461.16	21,854.26
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	7,844.91	6,862.08	6,974.81	7,027.24	4,378.89	8,232.91	6,178.31	10,425.98	2,885.70
Total Provisiones Para Préstamos	10,735.11	10,961.65	11,710.14	12,460.14	11,417.67	12,465.84	12,815.84	13,475.06	13,466.54
Préstamos Vencidos / Préstamos Totales (%)	2.87	2.47	2.24	2.19	1.19	2.33	1.59	2.38	0.67
Provisiones / Préstamos Vencidos (%)	136.84	159.74	167.89	177.31	260.74	151.41	207.43	129.25	466.67
Provisiones Para Préstamos / Préstamos Totales (%)	3.93	3.95	3.76	3.89	3.10	3.53	3.29	3.08	3.12
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	7.10	7.19	7.86	8.54	8.51	9.09	11.47	12.49	11.58
Patrimonio / Activos Generadores de Ing. (%)	10.51	10.80	12.14	12.36	11.54	12.55	14.73	14.69	14.98
Patrimonio / Préstamos Totales (%)	10.68	10.97	12.31	12.53	11.68	12.71	14.96	14.72	15.01
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	32.72	32.74	35.87	29.91	25.70	26.80	21.57	14.79	25.10
Activos Líquidos / Activos Totales (%)	29.75	29.85	32.27	26.78	23.20	23.94	18.84	12.48	21.42
Activos Líquidos + Inversiones / Depósitos Totales (%)	33.90	33.89	36.88	30.96	26.67	27.81	22.94	15.01	25.29
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.84	1.87	6.69	5.16	4.26	2.35	7.68	7.50	5.43
Utilidad Neta / Total de Activos (Promedio) (%)	1.97	1.33	4.28	3.49	3.02	1.64	5.49	5.80	4.10
Utilidad Neta / Patrimonio Total (Promedio) (%)	26.15	16.36	51.22	43.33	38.36	19.93	56.58	54.72	40.54
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	10.01	11.20	11.36	11.48	10.37	11.07	9.79	9.95	10.13
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.58	6.48	6.60	6.56	5.84	5.77	5.10	4.71	4.50
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.43	4.71	4.76	4.93	4.53	5.29	4.69	5.24	5.62
Egresos Generales / Ingresos de Operaciones (%)	38.92	43.94	26.83	31.26	33.22	37.08	22.29	34.08	47.32



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.14	0.57	5.86	4.12	3.04	0.53	6.21	6.87	5.34
PRODUCTIVIDAD									
Número de Empleados	25.00	25.00	25.00	25.00	23.00	23.00	23.00	23.00	23.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	10,916.20	11,093.37	12,469.89	12,816.08	15,995.45	15,348.20	16,942.57	19,030.39	18,780.74
Depósitos Totales / Empleados	14,937.63	15,446.31	17,561.57	16,830.98	19,834.58	19,173.22	19,293.95	18,920.74	20,779.44
Utilidad Neta / Empleados	315.94	51.49	368.86	440.01	601.45	81.57	594.62	933.09	950.19
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	4.59	19.95	30.82	27.08	23.04	16.56	4.13	9.81	10.78
Préstamos (%)	-0.49	4.80	34.93	34.21	34.81	27.29	25.00	36.61	17.41
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	-0.49	4.80	34.93	34.21	34.81	27.29	25.00	36.61	17.41
Depósitos (%)	9.08	23.66	32.15	25.66	22.16	14.20	1.08	3.42	4.76
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	9.08	23.66	32.15	25.66	22.16	14.20	1.08	3.42	4.76
Patrimonio (%)	-6.72	-6.42	14.07	45.73	47.46	47.38	51.96	60.51	50.84
Utilidad Neta (%)	-11.74	1.03	71.21	74.61	75.14	45.73	48.31	95.10	57.98
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	226,244.38	180,438.03	213,629.26	239,794.25	307,183.57	284,282.90	326,984.38	371,425.80	352,621.55
Mención Especial	41,689.56	60,638.71	63,919.17	65,060.37	52,548.52	57,851.43	54,574.15	56,715.84	74,110.02
Subnormal	3,910.30	29,403.58	29,225.40	16,503.58	11,850.68	14,935.99	14,545.09	12,639.60	11,144.71
Dudoso	11,795.86	12,715.38	6,473.22	6,372.15	4,424.59	5,118.83	3,105.90	5,503.41	6,049.63
Irrecuperable	0.00	5,100.21	10,210.40	5,131.87	3,305.63	3,285.32	3,285.32	4,889.34	1,497.65