



Popular Bank Ltd., Inc.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	505,380.23	493,728.54	508,127.72	516,053.83	559,882.28	575,486.85	617,371.03	636,480.95	636,746.56	
Activos Líquidos	117,252.69	118,186.59	95,716.73	64,380.76	119,941.21	136,479.14	158,013.07	158,362.76	126,831.68	
Total de Préstamos	367,895.32	353,008.64	389,679.00	437,698.92	431,957.02	430,000.43	452,191.25	460,319.04	482,265.37	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	367,895.32	353,008.64	389,679.00	437,698.92	431,957.02	430,000.43	452,191.25	460,319.04	482,265.37	
Total de Inversiones	4,432.42	4,432.47	6,080.48	932.58	932.63	932.68	932.74	11,561.63	21,673.13	
Total de Depósitos	456,195.33	440,984.13	443,760.89	435,177.10	477,927.03	489,284.15	529,263.55	544,590.55	549,475.49	
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	456,195.33	440,984.13	443,760.89	435,177.10	477,927.03	489,284.15	529,263.55	544,590.55	549,475.49	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	445,808.98	429,247.12	435,014.68	424,611.63	459,834.36	471,766.38	511,872.16	526,919.63	528,459.11	
Depósitos de Bancos	10,386.35	11,737.02	8,746.22	10,565.47	18,092.66	17,517.77	17,391.39	17,670.92	21,016.38	
Patrimonio Total	42,982.81	44,858.87	58,306.99	64,443.97	64,837.07	68,834.29	71,569.42	74,931.23	78,961.33	
PROMEDIO (12 MESES)										
Total de Activos	458,055.13	458,654.30	498,059.39	492,994.54	532,631.25	534,607.70	562,749.38	576,267.39	598,314.42	
Activos Generadores de Ingresos	324,832.46	319,603.81	355,969.55	381,732.97	402,608.69	394,187.11	424,441.73	455,256.08	468,414.07	
Total de Prestamos	320,400.15	315,171.44	350,713.15	379,050.50	399,926.17	391,504.53	420,935.12	449,008.98	457,111.20	
Total de Inversiones	4,432.31	4,432.37	5,256.40	2,682.47	2,682.53	2,682.58	3,506.61	6,247.10	11,302.88	
Patrimonio Total	36,066.19	37,647.90	48,338.97	52,296.86	53,909.94	56,846.58	64,938.21	69,687.60	71,899.20	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	33,686.21	8,842.44	17,417.05	28,483.15	40,766.01	12,536.20	23,525.57	35,872.86	48,026.67	
Egreso de Operaciones	18,982.24	4,612.25	9,072.51	13,481.76	18,133.52	5,542.77	10,867.38	16,372.22	21,596.79	



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Ingreso Neto de Intereses	14,703.98	4,230.19	8,344.55	15,001.39	22,632.50	6,993.43	12,658.18	19,500.65	26,429.89
Otros Ingresos	9,878.68	420.16	11,056.56	19,678.75	21,509.16	1,799.40	2,080.35	2,820.81	3,722.21
Ingreso de Operaciones	24,582.65	4,650.35	19,401.11	34,680.15	44,141.65	8,792.83	14,738.53	22,321.46	30,152.09
Egresos Generales	8,165.21	1,724.29	4,324.88	11,818.99	20,887.39	4,975.48	8,186.05	12,474.89	16,409.31
Utilidad Antes de Provisiones	16,417.45	2,926.06	15,076.23	22,861.16	23,254.26	3,817.35	6,552.48	9,846.57	13,742.78
Utilidad del Periodo	13,833.24	1,876.06	13,676.23	21,461.16	21,854.26	3,817.35	6,552.48	9,846.57	13,742.78
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	4,378.89	8,232.91	6,178.31	10,425.98	2,885.70	2,736.65	1,554.20	2,620.34	4,253.38
Total Provisiones Para Préstamos	11,417.67	12,465.84	12,815.84	13,475.06	13,466.54	13,637.55	12,668.27	12,143.83	12,225.43
Préstamos Vencidos / Préstamos Totales (%)	1.19	2.33	1.59	2.38	0.67	0.64	0.34	0.57	0.88
Provisiones / Préstamos Vencidos (%)	260.74	151.41	207.43	129.25	466.67	498.33	815.10	463.45	287.43
Provisiones para Préstamos / Préstamos Totales (%)	3.10	3.53	3.29	3.08	3.12	3.17	2.80	2.64	2.54
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	8.51	9.09	11.47	12.49	11.58	11.96	11.59	11.77	12.40
Patrimonio / Activos Generadores de Ing. (%)	11.54	12.55	14.73	14.69	14.98	15.97	15.79	15.88	15.67
Patrimonio / Préstamos Totales (%)	11.68	12.71	14.96	14.72	15.01	16.01	15.83	16.28	16.37
Indice de Adecuacion de Capital	18.72	19.83	19.57	19.73	21.60	20.70	19.80	20.93	21.94
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	25.70	26.80	21.57	14.79	25.10	27.89	29.86	29.08	23.08
Activos Líquidos / Activos Totales (%)	23.20	23.94	18.84	12.48	21.42	23.72	25.59	24.88	19.92
Activos Líquidos + Inversiones / Depósitos Totales (%)	26.67	27.81	22.94	15.01	25.29	28.08	30.03	31.20	27.03
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	4.26	2.35	7.68	7.50	5.43	3.87	3.09	2.88	2.93
Utilidad Neta / Total de Activos (Promedio) (%)	3.02	1.64	5.49	5.80	4.10	2.86	2.33	2.28	2.30
Utilidad Neta / Patrimonio Total (Promedio) (%)	38.36	19.93	56.58	54.72	40.54	26.86	20.18	18.84	19.11
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	10.37	11.07	9.79	9.95	10.13	12.72	11.09	10.51	10.25
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.84	5.77	5.10	4.71	4.50	5.62	5.12	4.80	4.61



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.53	5.29	4.69	5.24	5.62	7.10	5.96	5.71	5.64
Egresos Generales / Ingresos de Operaciones (%)	33.22	37.08	22.29	34.08	47.32	56.59	55.54	55.89	54.42
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	3.04	0.53	6.21	6.87	5.34	1.83	0.98	0.83	0.79
PRODUCTIVIDAD									
Número de Empleados	23.00	23.00	23.00	23.00	23.00	24.00	24.00	24.00	24.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	15,995.45	15,348.20	16,942.57	19,030.39	18,780.74	17,916.68	18,841.30	19,179.96	20,094.39
Depósitos Totales / Empleados	19,834.58	19,173.22	19,293.95	18,920.74	20,779.44	20,386.84	22,052.65	22,691.27	22,894.81
Utilidad Neta / Empleados	601.45	81.57	594.62	933.09	950.19	159.06	273.02	410.27	572.62
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	23.04	16.56	4.13	9.81	10.78	16.56	21.50	23.34	13.73
Préstamos (%)	34.81	27.29	25.00	36.61	17.41	21.81	16.04	5.17	11.65
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	34.81	27.29	25.00	36.61	17.41	21.81	16.04	5.17	11.65
Depósitos (%)	22.16	14.20	1.08	3.42	4.76	10.95	19.27	25.14	14.97
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	22.16	14.20	1.08	3.42	4.76	10.95	19.27	25.14	14.97
Patrimonio (%)	47.46	47.38	51.96	60.51	50.84	53.45	22.75	16.27	21.78
Utilidad Neta (%)	75.14	45.73	48.31	95.10	57.98	103.48	-52.09	-54.12	-37.12
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	307,183.57	284,282.90	326,984.38	371,425.80	352,621.55	315,218.34	334,668.08	350,176.20	386,834.81
Mencion Especial	52,548.52	57,851.43	54,574.15	56,715.84	74,110.02	91,543.69	67,182.82	66,692.31	53,332.48
Subnormal	11,850.68	14,935.99	14,545.09	12,639.60	11,144.71	23,812.64	31,904.16	21,758.66	13,979.12
Dudoso	4,424.59	5,118.83	3,105.90	5,503.41	6,049.63	11,534.48	30,766.57	33,517.09	39,167.71
Irrecuperable	3,305.63	3,285.32	3,285.32	4,889.34	1,497.65	1,528.81	337.89	318.61	1,176.68