

POPULAR BANK LTD., INC.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	559,882.28	575,486.85	617,371.03	636,480.95	636,621.07	633,784.21	664,114.98	634,598.00	627,222.67
ACTIVOS LIQUIDOS	119,941.21	136,479.14	158,013.07	158,362.76	126,831.68	96,276.08	152,288.02	114,285.38	94,504.58
TOTAL DE PRESTAMOS	431,957.02	430,000.43	452,191.25	460,319.04	482,265.37	500,836.47	489,107.59	492,081.57	505,160.35
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	431,957.02	430,000.43	452,191.25	460,319.04	482,265.37	500,836.47	489,107.59	492,081.57	505,160.35
TOTAL DE INVERSIONES	932.63	932.68	932.74	11,561.63	21,673.13	30,267.29	11,680.66	20,327.50	21,066.53
TOTAL DE DEPOSITOS	477,927.03	489,284.15	529,263.55	544,590.55	549,475.49	540,584.62	565,334.02	530,398.06	521,850.36
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	477,927.03	489,284.15	529,263.55	544,590.55	549,475.49	540,584.62	565,334.02	530,398.06	521,850.36
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	459,834.36	471,766.38	511,872.16	526,919.63	528,459.11	529,852.25	533,050.33	508,091.24	500,596.71
DEPOSITOS DE BANCOS	18,092.66	17,517.77	17,391.39	17,670.92	21,016.38	10,732.37	32,283.69	22,306.82	21,253.65
PATRIMONIO TOTAL	64,837.07	68,834.29	71,569.42	74,931.23	78,961.33	83,359.40	87,262.39	94,694.45	99,051.12
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	532,631.25	534,607.70	562,749.38	576,267.39	598,251.67	604,635.53	640,743.00	635,539.48	631,921.87
ACTIVOS GENERADORES DE INGRESOS	402,608.69	394,187.11	424,441.73	455,256.08	468,414.07	481,018.44	476,956.11	492,144.87	515,082.69
TOTAL DE PRESTAMOS	399,926.17	391,504.53	420,935.12	449,008.98	457,111.20	465,418.45	470,649.42	476,200.31	493,712.86
TOTAL DE INVERSIONES	2,682.53	2,682.58	3,506.61	6,247.10	11,302.88	15,599.99	6,306.70	15,944.57	21,369.83
PATRIMONIO TOTAL	53,909.94	56,846.58	64,938.21	69,687.60	71,899.20	76,096.85	79,415.90	84,812.84	89,006.22
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	40,766.01	12,536.20	23,525.57	35,872.86	48,026.67	13,240.96	25,850.18	38,101.67	50,828.85
EGRESOS DE OPERACIONES	18,133.52	5,542.77	10,867.38	16,372.22	21,596.79	4,735.67	9,278.19	13,781.97	18,087.07
INGRESO NETO DE INTERESES	22,632.50	6,993.43	12,658.18	19,500.65	26,429.89	8,505.29	16,571.99	24,319.71	32,741.78

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OTROS INGRESOS	21,509.16	1,799.40	2,080.35	2,820.81	3,306.31	1,331.75	3,507.35	7,875.02	9,925.84
INGRESO DE OPERACIONES	44,141.65	8,792.83	14,738.53	22,321.46	29,736.20	9,837.04	20,079.33	32,194.73	42,667.62
EGRESOS GENERALES	20,887.39	4,975.48	8,186.05	12,474.89	15,993.41	5,249.81	10,898.03	15,824.95	18,962.92
UTILIDAD ANTES DE PROVISIONES	23,254.26	3,817.35	6,552.48	9,846.57	13,742.78	4,587.23	9,181.30	16,369.78	23,704.71
UTILIDAD DEL PERIODO	21,854.26	3,817.35	6,552.48	9,846.57	13,742.78	4,587.23	9,181.30	16,369.78	21,602.48
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,885.70	2,736.65	1,554.20	2,620.34	4,253.38	4,431.72	5,016.80	10,352.04	10,625.02
TOTAL PROVISIONES PARA PRESTAMOS	13,466.54	13,637.55	12,668.27	12,143.83	12,225.43	12,240.15	11,904.55	11,941.75	12,302.65
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.67	0.64	0.34	0.57	0.88	0.88	1.03	2.10	2.10
PROVISIONES / PRESTAMOS VENCIDOS (%)	466.67	498.33	815.10	463.45	287.43	276.19	237.29	115.36	115.79
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.12	3.17	2.80	2.64	2.54	2.44	2.43	2.43	2.44
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.58	11.96	11.59	11.77	12.40	13.15	13.14	14.92	15.79
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.98	15.97	15.79	15.88	15.67	15.70	17.43	18.48	18.82
PATRIMONIO / PRESTAMOS TOTALES (%)	15.01	16.01	15.83	16.28	16.37	16.64	17.84	19.24	19.61
INDICE DE ADECUACION DE CAPITAL	21.59	20.72	19.83	20.93	21.94	22.50	23.30	24.79	24.73
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	25.10	27.89	29.86	29.08	23.08	17.81	26.94	21.55	18.11
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	21.42	23.72	25.59	24.88	19.92	15.19	22.93	18.01	15.07
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	25.29	28.08	30.03	31.20	27.03	23.41	29.00	25.38	22.15
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.43	3.87	3.09	2.88	2.93	3.81	3.85	4.43	4.19
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	4.10	2.86	2.33	2.28	2.30	3.03	2.87	3.43	3.42
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	40.54	26.86	20.18	18.84	19.11	24.11	23.12	25.73	24.27
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	10.13	12.72	11.09	10.51	10.25	11.01	10.84	10.32	9.87
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.50	5.62	5.12	4.80	4.61	3.94	3.89	3.73	3.51
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	5.62	7.10	5.96	5.71	5.64	7.07	6.95	6.59	6.36

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	47.32	56.59	55.54	55.89	53.78	53.37	54.27	49.15	44.44
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.34	1.83	0.98	0.83	0.71	1.11	1.47	2.13	1.93
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	23.00	24.00	24.00	24.00	24.00	24.00	26.00	26.00	27.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	18,780.74	17,916.68	18,841.30	19,179.96	20,094.39	20,868.19	18,811.83	18,926.21	18,709.64
DEPOSITOS TOTALES / EMPLEADOS	20,779.44	20,386.84	22,052.65	22,691.27	22,894.81	22,524.36	21,743.62	20,399.93	19,327.79
UTILIDAD NETA / EMPLEADOS	950.19	159.06	273.02	410.27	572.62	191.13	353.13	629.61	800.09
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	10.78	16.56	21.50	23.34	13.71	10.13	7.57	(0.30)	(1.48)
PRESTAMOS (%)	17.41	21.81	16.04	5.17	11.65	16.47	8.16	6.90	4.75
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	17.41	21.81	16.04	5.17	11.65	16.47	8.16	6.90	4.75
DEPOSITOS (%)	4.76	10.95	19.27	25.14	14.97	10.48	6.82	(2.61)	(5.03)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	4.76	10.95	19.27	25.14	14.97	10.48	6.82	(2.61)	(5.03)
PATRIMONIO (%)	50.84	53.45	22.75	16.27	21.78	21.10	21.93	26.38	25.44
UTILIDAD NETA (%)	57.98	103.48	(52.09)	(54.12)	(37.12)	20.17	40.12	66.25	57.19
CLASIFICACION PRESTAMOS									
NORMAL	352,621.55	315,218.34	334,668.08	350,176.20	386,834.81	394,207.18	382,391.28	364,688.15	386,654.58
MENCION ESPECIAL	74,110.02	91,543.69	67,182.82	66,692.31	53,332.48	64,829.51	61,160.72	70,171.17	63,665.03
SUBNORMAL	11,144.71	23,812.64	31,904.16	21,758.66	13,979.12	14,093.12	15,340.13	27,649.08	44,772.69
DUDOSO	6,049.63	11,534.48	30,766.57	33,517.09	39,167.71	38,782.73	40,275.50	38,153.70	20,524.22
IRRECUPERABLE	1,497.65	1,528.81	337.89	318.61	1,176.68	1,164.08	1,844.50	3,361.22	1,846.48