

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

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	636,621.07	633,784.21	664,114.98	634,598.00	627,220.89	621,022.58	0.00	0.00	0.00
ACTIVOS LIQUIDOS	126,831.68	96,276.08	152,288.02	114,285.38	94,504.58	65,623.63	0.00	0.00	0.00
TOTAL DE PRESTAMOS	482,265.37	500,836.47	489,107.59	492,081.57	510,788.34	511,747.58	0.00	0.00	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	482,265.37	500,836.47	489,107.59	492,081.57	510,788.34	511,747.58	0.00	0.00	0.00
TOTAL DE INVERSIONES	21,673.13	30,267.29	11,680.66	20,327.50	15,436.76	25,662.82	0.00	0.00	0.00
TOTAL DE DEPOSITOS	549,475.49	540,584.62	565,334.02	530,398.06	521,850.36	509,759.89	0.00	0.00	0.00
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	549,475.49	540,584.62	565,334.02	530,398.06	521,850.36	509,759.89	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	528,459.11	529,852.25	533,050.33	508,091.24	500,596.71	496,349.99	0.00	0.00	0.00
DEPOSITOS DE BANCOS	21,016.38	10,732.37	32,283.69	22,306.82	21,253.65	13,409.90	0.00	0.00	0.00
PATRIMONIO TOTAL	78,961.33	83,359.40	87,262.39	94,694.45	99,049.34	103,278.89	0.00	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	598,251.67	604,635.53	640,743.00	635,539.48	631,920.98	627,403.39	0.00	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	468,414.07	481,018.44	476,956.11	492,144.87	515,081.80	534,257.08	0.00	0.00	0.00
TOTAL DE PRESTAMOS	457,111.20	465,418.45	470,649.42	476,200.31	496,526.86	506,292.03	0.00	0.00	0.00
TOTAL DE INVERSIONES	11,302.88	15,599.99	6,306.70	15,944.57	18,554.94	27,965.06	0.00	0.00	0.00
PATRIMONIO TOTAL	71,899.20	76,096.85	79,415.90	84,812.84	89,005.33	93,319.14	0.00	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	48,026.67	13,240.96	25,850.18	38,101.67	50,828.85	11,478.47	0.00	0.00	0.00
EGRESOS DE OPERACIONES	21,596.79	4,735.67	9,278.19	13,781.97	18,087.07	4,343.78	0.00	0.00	0.00
INGRESO NETO DE INTERESES	26,429.89	8,505.29	16,571.99	24,319.71	32,741.78	7,134.69	0.00	0.00	0.00

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OTROS INGRESOS	3,306.31	1,331.75	3,507.35	7,875.02	9,925.79	2,510.88	0.00	0.00	0.00
INGRESO DE OPERACIONES	29,736.20	9,837.04	20,079.33	32,194.73	42,667.57	9,645.57	0.00	0.00	0.00
EGRESOS GENERALES	15,993.41	5,249.81	10,898.03	15,824.95	18,962.92	5,535.98	0.00	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	13,742.78	4,587.23	9,181.30	16,369.78	23,704.65	4,109.59	0.00	0.00	0.00
UTILIDAD DEL PERIODO	13,742.78	4,587.23	9,181.30	16,369.78	21,602.42	4,109.59	0.00	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	4,253.38	4,431.72	5,016.80	10,352.04	10,625.02	11,197.33	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	12,225.43	12,240.15	11,904.55	11,941.75	12,302.65	12,342.10	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.88	0.88	1.03	2.10	2.08	2.19	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	287.43	276.19	237.29	115.36	115.79	110.22	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.54	2.44	2.43	2.43	2.41	2.41	0.00	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.40	13.15	13.14	14.92	15.79	16.63	0.00	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.67	15.70	17.43	18.48	18.82	19.22	0.00	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.37	16.64	17.84	19.24	19.39	20.18	0.00	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	21.94	22.50	23.30	24.79	24.42	23.53	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	23.08	17.81	26.94	21.55	18.11	12.87	0.00	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.92	15.19	22.93	18.01	15.07	10.57	0.00	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	27.03	23.41	29.00	25.38	21.07	17.91	0.00	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.93	3.81	3.85	4.43	4.19	3.08	0.00	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.30	3.03	2.87	3.43	3.42	2.62	0.00	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	19.11	24.11	23.12	25.73	24.27	17.62	0.00	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	10.25	11.01	10.84	10.32	9.87	8.59	0.00	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.61	3.94	3.89	3.73	3.51	3.25	0.00	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	5.64	7.07	6.95	6.59	6.36	5.34	0.00	0.00	0.00

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	53.78	53.37	54.27	49.15	44.44	57.39	0.00	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.71	1.11	1.47	2.13	1.93	1.88	0.00	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	24.00	24.00	26.00	26.00	27.00	31.00	0.00	0.00	0.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	20,094.39	20,868.19	18,811.83	18,926.21	18,918.09	16,507.99	0.00	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	22,894.81	22,524.36	21,743.62	20,399.93	19,327.79	16,443.87	0.00	0.00	0.00
UTILIDAD NETA / EMPLEADOS	572.62	191.13	353.13	629.61	800.09	132.57	0.00	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	13.71	10.13	7.57	(0.30)	(1.48)	(2.01)	0.00	0.00	0.00
PRESTAMOS (%)	11.65	16.47	8.16	6.90	5.91	2.18	0.00	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	11.65	16.47	8.16	6.90	5.91	2.18	0.00	0.00	0.00
DEPOSITOS (%)	14.97	10.48	6.82	(2.61)	(5.03)	(5.70)	0.00	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	14.97	10.48	6.82	(2.61)	(5.03)	(5.70)	0.00	0.00	0.00
PATRIMONIO (%)	21.78	21.10	21.93	26.38	25.44	23.90	0.00	0.00	0.00
UTILIDAD NETA (%)	(37.12)	20.17	40.12	66.25	57.19	(10.41)	0.00	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	386,834.81	394,207.18	382,391.28	364,688.15	392,282.57	355,438.18	0.00	0.00	0.00
MENCION ESPECIAL	53,332.48	64,829.51	61,160.72	70,171.17	63,665.03	95,127.85	0.00	0.00	0.00
SUBNORMAL	13,979.12	14,093.12	15,340.13	27,649.08	44,772.69	33,120.14	0.00	0.00	0.00
DUDOSO	39,167.71	38,782.73	40,275.50	38,153.70	20,524.22	38,513.76	0.00	0.00	0.00
IRRECUPERABLE	1,176.68	1,164.08	1,844.50	3,361.22	1,846.48	1,889.75	0.00	0.00	0.00