

POPULAR BANK LTD., INC.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2016
(En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,015,107.54	1,020,425.20	1,031,632.40	1,027,660.13	1,082,719.03	1,134,329.39	1,073,286.70	1,081,020.63	0.00
ACTIVOS LIQUIDOS	204,415.93	310,423.31	281,261.83	211,630.47	197,307.37	214,487.58	172,524.44	173,521.10	0.00
TOTAL DE PRESTAMOS	731,179.93	627,283.23	651,436.84	713,962.61	795,142.73	833,414.01	788,074.98	779,963.76	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	731,179.93	627,283.23	651,436.84	713,962.61	795,142.73	833,414.01	788,074.98	779,963.76	0.00
TOTAL DE INVERSIONES	40,473.35	45,822.33	57,159.22	59,878.45	49,554.00	45,199.37	75,564.50	87,519.26	0.00
TOTAL DE DEPOSITOS	834,674.38	836,082.09	841,425.04	832,174.08	865,191.16	894,789.46	847,267.99	836,126.33	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	834,674.38	836,082.09	841,425.04	832,174.08	865,191.16	894,789.46	847,267.99	836,126.33	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	833,373.67	835,740.93	839,721.26	831,787.63	864,051.83	894,462.09	842,958.00	835,720.48	0.00
DEPOSITOS DE BANCOS	1,300.71	341.16	1,703.78	386.45	1,139.34	327.37	4,309.99	405.84	0.00
PATRIMONIO TOTAL	170,560.29	176,266.58	182,859.67	187,226.04	195,282.66	201,641.59	208,598.04	216,030.99	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	960,778.23	993,658.19	996,500.24	997,567.60	1,048,913.29	1,077,377.29	1,052,459.55	1,054,340.38	0.00
ACTIVOS GENERADORES DE INGRESOS	687,358.80	656,680.43	682,421.03	731,392.77	808,175.01	775,859.47	786,117.77	820,662.04	0.00
TOTAL DE PRESTAMOS	650,657.15	615,169.81	628,285.16	681,137.86	763,161.33	730,348.62	719,755.91	746,963.18	0.00
TOTAL DE INVERSIONES	36,701.65	41,510.62	54,135.87	50,254.91	45,013.68	45,510.85	66,361.86	73,698.86	0.00
PATRIMONIO TOTAL	158,743.30	162,781.84	168,910.33	174,070.67	182,921.47	188,954.08	195,728.85	201,628.51	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	51,364.72	13,094.28	25,983.08	39,046.46	52,696.83	14,369.32	28,766.43	43,409.27	0.00
EGRESOS DE OPERACIONES	16,313.95	3,941.06	7,785.98	11,467.89	15,265.44	3,899.55	7,840.20	11,961.80	0.00

INGRESO NETO DE INTERESES	35,050.77	9,153.22	18,197.10	27,578.57	37,431.39	10,469.76	20,926.23	31,447.47	0.00
OTROS INGRESOS	11,889.05	2,274.48	6,183.75	8,809.09	12,676.08	2,943.19	5,546.07	8,019.15	0.00
INGRESO DE OPERACIONES	46,939.83	11,427.71	24,380.85	36,387.66	50,107.47	13,412.95	26,472.30	39,466.62	0.00
EGRESOS GENERALES	25,427.39	5,530.68	11,622.44	17,708.34	23,487.95	6,214.24	13,311.47	18,884.50	0.00
UTILIDAD ANTES DE PROVISIONES	21,512.44	5,897.03	12,758.41	18,679.32	26,619.52	7,198.72	13,160.84	20,582.12	0.00
UTILIDAD DEL PERIODO	20,263.49	5,523.96	12,113.21	17,408.22	25,083.60	6,607.77	11,551.86	18,088.50	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	5,645.48	1,744.82	1,426.55	1,372.66	1,482.20	1,661.24	2,516.16	2,295.19	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,952.17	3,518.42	3,470.48	3,570.35	3,009.62	2,932.69	3,082.29	3,257.07	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.77	0.28	0.22	0.19	0.19	0.20	0.32	0.29	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	70.01	201.65	243.28	260.11	203.05	176.54	122.50	141.91	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.54	0.56	0.53	0.50	0.38	0.35	0.39	0.42	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	16.80	17.27	17.73	18.22	18.04	17.78	19.44	19.98	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	22.10	26.19	25.81	24.19	23.12	22.95	24.15	24.90	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	23.33	28.10	28.07	26.22	24.56	24.19	26.47	27.70	0.00
INDICE DE ADECUACION DE CAPITAL	20.99	24.69	24.69	22.28	21.45	21.25	21.63	20.66	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.49	37.13	33.43	25.43	22.81	23.97	20.36	20.75	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	20.14	30.42	27.26	20.59	18.22	18.91	16.07	16.05	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	29.34	42.61	40.22	32.63	28.53	29.02	29.28	31.22	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.95	3.36	3.55	3.17	3.10	3.41	2.94	2.94	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.11	2.22	2.43	2.33	2.39	2.45	2.20	2.29	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.76	13.57	14.34	13.33	13.71	13.99	11.80	11.96	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.47	7.98	7.61	7.12	6.52	7.41	7.32	7.05	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.37	2.40	2.28	2.09	1.89	2.01	1.99	1.94	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.10	5.58	5.33	5.03	4.63	5.40	5.32	5.11	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	54.17	48.40	47.67	48.67	46.88	46.33	50.28	47.85	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.73	1.39	1.81	1.61	1.57	1.52	1.41	1.30	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	40.00	41.00	44.00	44.00	44.00	45.00	46.00	49.00	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	18,279.50	15,299.59	14,805.38	16,226.42	18,071.43	18,520.31	17,132.06	15,917.63	0.00
DEPOSITOS TOTALES / EMPLEADOS	20,866.86	20,392.25	19,123.30	18,913.05	19,663.44	19,884.21	18,418.87	17,063.80	0.00
UTILIDAD NETA / EMPLEADOS	506.59	134.73	275.30	395.64	570.08	146.84	251.13	369.15	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	11.99	5.54	7.31	6.22	6.66	11.16	4.04	5.19	0.00

PRESTAMOS (%)	28.25	4.02	7.65	10.13	8.75	32.86	20.97	9.24	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	28.25	4.02	7.65	10.13	8.75	32.86	20.97	9.24	0.00
DEPOSITOS (%)	11.11	3.69	5.59	4.56	3.66	7.02	0.69	0.47	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	11.11	3.69	5.59	4.56	3.66	7.02	0.69	0.47	0.00
PATRIMONIO (%)	16.09	18.06	18.00	16.35	14.49	14.40	14.08	15.39	0.00
UTILIDAD NETA (%)	23.57	97.46	98.27	50.71	23.79	19.62	(4.63)	3.91	0.00
CLASIFICACION PRESTAMOS									
NORMAL	688,374.72	579,904.83	606,995.60	670,832.68	756,307.83	782,407.83	739,017.02	742,112.98	0.00
MENCION ESPECIAL	26,427.13	40,168.85	37,888.62	37,209.26	33,633.82	46,460.98	44,231.88	35,937.35	0.00
SUBNORMAL	14,125.14	8,042.78	7,497.71	7,816.65	6,466.30	5,815.94	6,206.82	2,930.64	0.00
DUDOSO	2,382.08	1,837.39	2,148.24	1,133.08	1,420.25	1,248.12	1,418.03	1,799.90	0.00
IRRECUPERABLE	3,823.03	847.80	377.16	541.29	324.15	413.83	283.52	439.95	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016