

POPULAR BANK LTD., INC.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,216,332.61	1,187,566.22	1,189,067.81	1,221,236.42	1,232,950.92	1,277,643.61	1,284,841.57	1,330,536.88	0.00
ACTIVOS LIQUIDOS	246,502.54	235,457.20	230,059.36	235,995.06	272,661.35	303,674.27	332,052.90	348,500.60	0.00
TOTAL DE PRESTAMOS	860,295.12	852,109.30	857,914.57	878,170.57	866,151.03	881,228.14	860,045.90	861,764.28	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	860,295.12	852,109.30	857,914.57	878,170.57	866,151.03	881,228.14	860,045.90	861,764.28	0.00
TOTAL DE INVERSIONES	74,194.37	65,751.64	64,617.88	70,481.23	65,594.26	65,515.73	67,527.36	72,486.48	0.00
TOTAL DE DEPOSITOS	949,110.61	931,283.97	925,394.64	947,843.97	955,191.33	995,463.78	993,365.41	1,041,707.85	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	949,110.61	931,283.97	925,394.64	947,843.97	955,191.33	995,463.78	993,365.41	1,041,707.85	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	944,613.21	929,665.85	924,367.02	946,284.60	953,569.49	994,046.15	991,217.72	1,034,046.03	0.00
DEPOSITOS DE BANCOS	4,497.40	1,618.12	1,027.62	1,559.37	1,621.84	1,417.64	2,147.69	7,661.82	0.00
PATRIMONIO TOTAL	246,902.04	246,377.61	252,233.96	259,911.05	262,123.86	270,469.06	279,032.02	274,671.57	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,158,582.15	1,168,127.03	1,172,972.04	1,199,491.14	1,224,641.77	1,232,604.92	1,236,954.69	1,275,886.65	0.00
ACTIVOS GENERADORES DE INGRESOS	895,734.71	914,946.34	930,182.32	954,247.00	933,117.39	932,302.41	925,052.85	941,451.28	0.00
TOTAL DE PRESTAMOS	820,749.96	844,282.22	857,103.02	881,600.57	863,223.08	866,668.72	858,980.23	869,967.43	0.00
TOTAL DE INVERSIONES	74,984.75	70,664.12	73,079.30	72,646.43	69,894.31	65,633.69	66,072.62	71,483.86	0.00
PATRIMONIO TOTAL	233,758.31	237,725.42	244,311.40	250,773.96	254,512.95	258,423.33	265,632.99	267,291.31	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	65,217.76	16,936.19	34,077.41	52,132.69	69,862.19	18,157.65	36,376.70	53,908.35	0.00
EGRESOS DE OPERACIONES	20,255.13	5,292.46	10,605.09	16,162.36	21,845.44	5,680.62	11,609.10	17,692.98	0.00
INGRESO NETO DE INTERESES	44,962.63	11,643.74	23,472.32	35,970.33	48,016.75	12,477.03	24,767.60	36,215.38	0.00

OTROS INGRESOS	11,467.86	3,013.73	5,565.58	8,161.15	11,754.39	2,605.16	5,008.86	7,762.15	0.00
INGRESO DE OPERACIONES	56,430.48	14,657.47	29,037.90	44,131.48	59,771.14	15,082.19	29,776.46	43,977.52	0.00
EGRESOS GENERALES	29,013.75	7,027.70	13,990.31	20,982.54	33,934.70	8,134.43	15,601.90	26,460.41	0.00
UTILIDAD ANTES DE PROVISIONES	27,416.74	7,629.77	15,047.60	23,148.94	25,836.44	6,947.76	14,174.56	17,517.11	0.00
UTILIDAD DEL PERIODO	23,722.94	6,721.70	14,001.23	21,450.46	24,596.15	7,048.08	14,282.01	17,118.78	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,207.28	1,311.05	1,088.95	2,365.79	1,431.31	1,940.86	2,210.50	1,919.57	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,659.94	9,237.92	8,798.43	9,140.41	7,766.66	7,248.52	6,790.18	6,622.63	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.14	0.15	0.13	0.27	0.17	0.22	0.26	0.22	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	220.33	704.62	807.97	386.36	542.63	373.47	307.18	345.01	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.31	1.08	1.03	1.04	0.90	0.82	0.79	0.77	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	20.30	20.75	21.21	21.28	21.26	21.17	21.72	20.64	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	26.42	26.84	27.34	27.40	28.13	28.57	30.08	29.40	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	28.70	28.91	29.40	29.60	30.26	30.69	32.44	31.87	0.00
INDICE DE ADECUACION DE CAPITAL	25.41	25.39	26.56	26.03	24.01	26.86	26.29	25.61	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	25.97	25.28	24.86	24.90	28.55	30.51	33.43	33.45	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	20.27	19.83	19.35	19.32	22.11	23.77	25.84	26.19	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	33.79	32.34	31.84	32.33	35.41	37.09	40.22	40.41	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.65	2.94	3.01	3.00	2.64	3.02	3.09	2.42	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.05	2.30	2.39	2.38	2.01	2.29	2.31	1.79	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.15	11.31	11.46	11.40	9.66	10.91	10.75	8.54	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.28	7.40	7.33	7.28	7.49	7.79	7.86	7.63	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.26	2.31	2.28	2.26	2.34	2.44	2.51	2.51	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.02	5.09	5.05	5.03	5.15	5.35	5.35	5.13	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	51.42	47.95	48.18	47.55	56.77	53.93	52.40	60.17	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.28	1.32	1.20	1.14	1.26	1.12	1.08	1.10	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	58.00	56.00	57.00	58.00	59.00	58.00	63.00	64.00	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	14,832.67	15,216.24	15,051.13	15,140.87	14,680.53	15,193.59	13,651.52	13,465.07	0.00
DEPOSITOS TOTALES / EMPLEADOS	16,363.98	16,630.07	16,234.99	16,342.14	16,189.68	17,163.17	15,767.70	16,276.69	0.00
UTILIDAD NETA / EMPLEADOS	409.02	120.03	245.64	369.84	416.88	121.52	226.70	267.48	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	10.49	3.38	2.78	3.69	1.37	7.59	8.05	8.95	0.00
PRESTAMOS (%)	10.12	1.87	0.19	(0.78)	0.68	3.42	0.25	(1.87)	0.00

LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	10.12	1.87	0.19	(0.78)	0.68	3.42	0.25	(1.87)	0.00	0.00
DEPOSITOS (%)	11.40	4.01	2.61	2.90	0.64	6.89	7.35	9.90	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	11.40	4.01	2.61	2.90	0.64	6.89	7.35	9.90	0.00	0.00
PATRIMONIO (%)	11.92	7.55	6.70	7.56	6.17	9.78	10.62	5.68	0.00	0.00
UTILIDAD NETA (%)	(3.03)	0.78	4.89	12.55	3.68	4.86	2.01	(20.19)	0.00	0.00
CLASIFICACION PRESTAMOS										
NORMAL	785,742.97	760,504.80	776,905.66	796,745.32	639,741.19	611,373.72	529,632.82	583,251.12	0.00	0.00
MENCION ESPECIAL	72,552.90	71,460.02	62,570.65	62,797.57	87,786.47	82,105.86	102,408.46	92,179.94	0.00	0.00
SUBNORMAL	2,421.24	27,423.99	25,199.09	26,123.75	110,784.01	157,468.22	117,852.10	97,298.35	0.00	0.00
DUDOSO	2,058.02	1,733.02	1,775.13	1,322.40	35,010.37	36,892.02	116,351.92	94,354.49	0.00	0.00
IRRECUPERABLE	179.94	225.40	262.46	321.95	595.66	636.83	590.77	1,303.01	0.00	0.00