

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	627,220.89	621,022.58	683,782.67	669,668.89	694,494.84	737,659.82	796,149.04	811,053.70	778,491.22
ACTIVOS LIQUIDOS	94,504.58	65,623.63	144,746.71	143,110.55	102,430.52	150,717.19	262,331.49	202,927.86	124,394.05
TOTAL DE PRESTAMOS	510,788.34	511,747.58	503,509.19	475,753.03	533,889.94	516,931.10	461,470.96	524,557.12	574,123.26
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	510,788.34	511,747.58	503,509.19	475,753.03	533,889.94	516,931.10	461,470.96	524,557.12	574,123.26
TOTAL DE INVERSIONES	15,436.76	25,662.82	25,529.57	37,303.80	42,416.76	53,907.60	35,919.61	47,872.20	38,609.60
TOTAL DE DEPOSITOS	521,850.36	509,759.89	557,790.81	545,039.64	566,928.48	607,119.17	659,362.32	669,648.39	626,075.81
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	521,850.36	509,759.89	557,790.81	545,039.64	566,928.48	607,119.17	659,362.32	669,648.39	626,075.81
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	500,596.71	496,349.99	553,205.31	540,481.97	561,125.10	602,270.88	657,706.90	667,564.82	623,837.48
DEPOSITOS DE BANCOS	21,253.65	13,409.90	4,585.51	4,557.67	5,803.38	4,848.30	1,655.42	2,083.57	2,238.33
PATRIMONIO TOTAL	99,049.34	103,278.89	108,725.18	112,400.55	117,577.22	121,986.26	125,968.07	129,642.30	141,738.64
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	631,920.98	627,403.39	673,948.82	652,133.44	660,857.86	679,341.20	739,965.85	740,361.29	736,493.03
ACTIVOS GENERADORES DE INGRESOS	515,081.80	534,257.08	514,913.50	512,732.95	551,265.90	554,124.55	513,214.67	542,743.08	594,519.79
TOTAL DE PRESTAMOS	496,526.86	506,292.03	496,308.39	483,917.30	522,339.14	514,339.34	482,490.08	500,155.08	554,006.60
TOTAL DE INVERSIONES	18,554.94	27,965.06	18,605.11	28,815.65	28,926.76	39,785.21	30,724.59	42,588.00	40,513.18
PATRIMONIO TOTAL	89,005.33	93,319.14	97,993.79	103,547.50	108,313.28	112,632.57	117,346.63	121,021.42	129,657.93
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	50,828.85	11,478.47	23,796.53	36,174.35	49,024.69	12,452.89	24,974.66	37,052.90	50,360.72
EGRESOS DE OPERACIONES	18,087.07	4,343.78	8,829.29	13,578.99	18,276.02	5,073.27	10,529.36	15,981.05	20,929.32
INGRESO NETO DE INTERESES	32,741.78	7,134.69	14,967.24	22,595.36	30,748.67	7,379.62	14,445.30	21,071.85	29,431.39

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OTROS INGRESOS	9,925.79	2,510.88	6,135.18	8,842.56	11,406.25	2,875.42	6,099.25	10,909.07	21,100.76
INGRESO DE OPERACIONES	42,667.57	9,645.57	21,102.41	31,437.93	42,154.92	10,255.04	20,544.55	31,980.92	50,532.15
EGRESOS GENERALES	18,962.92	5,535.98	10,995.36	16,368.48	21,814.47	5,710.34	11,124.24	16,656.21	23,454.00
UTILIDAD ANTES DE PROVISIONES	23,704.65	4,109.59	10,107.05	15,069.45	20,340.45	4,544.70	9,420.30	15,324.72	27,078.15
UTILIDAD DEL PERIODO	21,602.42	4,109.59	9,813.64	14,241.86	19,340.46	3,913.68	8,302.78	13,701.63	24,073.05
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	10,625.02	11,197.33	24,674.84	14,143.30	11,379.79	11,249.65	12,858.51	11,300.32	3,733.28
TOTAL PROVISIONES PARA PRESTAMOS	12,302.65	12,342.10	11,836.20	12,274.90	11,695.07	11,888.22	11,980.06	11,831.04	6,484.23
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.08	2.19	4.90	2.97	2.13	2.18	2.79	2.15	0.65
PROVISIONES / PRESTAMOS VENCIDOS (%)	115.79	110.22	47.97	86.79	102.77	105.68	93.17	104.70	173.69
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.41	2.41	2.35	2.58	2.19	2.30	2.60	2.26	1.13
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	15.79	16.63	15.90	16.78	16.93	16.54	15.82	15.98	18.21
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	18.82	19.22	20.55	21.91	20.40	21.37	25.33	22.65	23.13
PATRIMONIO / PRESTAMOS TOTALES (%)	19.39	20.18	21.59	23.63	22.02	23.60	27.30	24.71	24.69
INDICE DE ADECUACION DE CAPITAL	24.42	23.53	25.21	24.62	22.64	22.24	23.50	22.48	23.40
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.11	12.87	25.95	26.26	18.07	24.82	39.79	30.30	19.87
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.07	10.57	21.17	21.37	14.75	20.43	32.95	25.02	15.98
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	21.07	17.91	30.53	33.10	25.55	33.70	45.23	37.45	26.04
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.19	3.08	3.81	3.70	3.51	2.83	3.24	3.37	4.05
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	3.42	2.62	2.91	2.91	2.93	2.30	2.24	2.47	3.27
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	24.27	17.62	20.03	18.34	17.86	13.90	14.15	15.10	18.57
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	9.87	8.59	9.24	9.41	8.89	8.99	9.73	9.10	8.47
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.51	3.25	3.43	3.53	3.32	3.66	4.10	3.93	3.52
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	6.36	5.34	5.81	5.88	5.58	5.33	5.63	5.18	4.95

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	44.44	57.39	52.10	52.07	51.75	55.68	54.15	52.08	46.41
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.93	1.88	2.38	2.30	2.07	2.08	2.38	2.68	3.55
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	27.00	31.00	32.00	35.00	34.00	35.00	35.00	33.00	34.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	18,918.09	16,507.99	15,734.66	13,592.94	15,702.65	14,769.46	13,184.88	15,895.67	16,885.98
DEPOSITOS TOTALES / EMPLEADOS	19,327.79	16,443.87	17,430.96	15,572.56	16,674.37	17,346.26	18,838.92	20,292.38	18,413.99
UTILIDAD NETA / EMPLEADOS	800.09	132.57	306.68	406.91	568.84	111.82	237.22	415.20	708.03
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(1.48)	(2.01)	2.96	5.53	10.73	18.78	16.43	21.11	12.09
PRESTAMOS (%)	5.91	2.18	2.94	(3.32)	4.52	1.01	(8.35)	10.26	7.54
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	5.91	2.18	2.94	(3.32)	4.52	1.01	(8.35)	10.26	7.54
DEPOSITOS (%)	(5.03)	(5.70)	(1.33)	2.76	8.64	19.10	18.21	22.86	10.43
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(5.03)	(5.70)	(1.33)	2.76	8.64	19.10	18.21	22.86	10.43
PATRIMONIO (%)	25.44	23.90	24.60	18.70	18.71	18.11	15.86	15.34	20.55
UTILIDAD NETA (%)	57.19	(10.41)	6.89	(13.00)	(10.47)	(4.77)	(15.40)	(3.79)	24.47
CLASIFICACION PRESTAMOS									
NORMAL	392,282.57	355,438.18	338,206.54	368,335.37	394,071.47	376,772.11	354,921.08	424,711.64	473,779.66
MENCION ESPECIAL	63,665.03	95,127.85	61,913.41	53,888.82	93,181.40	74,954.16	62,011.70	66,429.01	68,213.04
SUBNORMAL	44,772.69	33,120.14	81,984.11	43,264.66	42,526.06	27,496.08	24,500.72	11,974.08	13,653.39
DUDOSO	20,524.22	38,513.76	22,409.71	13,065.74	8,248.82	38,299.25	21,188.72	22,509.21	7,006.52
IRRECUPERABLE	1,846.48	1,889.75	10,831.62	9,473.36	7,557.26	11,297.71	10,828.81	10,764.22	17,954.88