

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	694,494.84	737,659.82	796,149.04	811,053.70	778,491.22	783,347.53	813,316.68	0.00	0.00
ACTIVOS LIQUIDOS	102,430.52	150,717.19	262,331.49	202,927.86	124,394.05	147,127.66	124,748.96	0.00	0.00
TOTAL DE PRESTAMOS	533,889.94	516,931.10	461,470.96	524,557.12	574,123.26	556,566.91	587,652.34	0.00	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	533,889.94	516,931.10	461,470.96	524,557.12	574,123.26	556,566.91	587,652.34	0.00	0.00
TOTAL DE INVERSIONES	42,416.76	53,907.60	35,919.61	47,872.20	38,609.60	39,276.08	62,594.52	0.00	0.00
TOTAL DE DEPOSITOS	566,928.48	607,119.17	659,362.32	669,648.39	626,075.81	637,571.73	668,115.35	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	566,928.48	607,119.17	659,362.32	669,648.39	626,075.81	637,571.73	668,115.35	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	561,125.10	602,270.88	657,706.90	667,564.82	623,837.48	636,346.87	665,904.89	0.00	0.00
DEPOSITOS DE BANCOS	5,803.38	4,848.30	1,655.42	2,083.57	2,238.33	1,224.86	2,210.46	0.00	0.00
PATRIMONIO TOTAL	117,577.22	121,986.26	125,968.07	129,642.30	141,738.64	137,014.90	136,353.60	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	660,857.86	679,341.20	739,965.85	740,361.29	736,493.03	760,503.68	804,732.86	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	551,265.90	554,124.55	513,214.67	542,743.08	594,519.79	583,340.84	573,818.72	0.00	0.00
TOTAL DE PRESTAMOS	522,339.14	514,339.34	482,490.08	500,155.08	554,006.60	536,749.00	524,561.65	0.00	0.00
TOTAL DE INVERSIONES	28,926.76	39,785.21	30,724.59	42,588.00	40,513.18	46,591.84	49,257.07	0.00	0.00
PATRIMONIO TOTAL	108,313.28	112,632.57	117,346.63	121,021.42	129,657.93	129,500.58	131,160.83	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	49,024.69	12,452.89	24,974.66	37,052.90	50,360.72	12,532.78	25,395.56	0.00	0.00
EGRESOS DE OPERACIONES	18,276.02	5,073.27	10,529.36	15,981.05	20,929.32	4,379.68	8,696.49	0.00	0.00
INGRESO NETO DE INTERESES	30,748.67	7,379.62	14,445.30	21,071.85	29,431.39	8,153.10	16,699.07	0.00	0.00

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OTROS INGRESOS	11,406.25	2,875.42	6,099.25	10,909.07	21,100.76	1,863.94	4,929.73	0.00	0.00
INGRESO DE OPERACIONES	42,154.92	10,255.04	20,544.55	31,980.92	50,532.15	10,017.04	21,628.80	0.00	0.00
EGRESOS GENERALES	21,814.47	5,710.34	11,124.24	16,656.21	23,454.00	6,679.48	14,978.43	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	20,340.45	4,544.70	9,420.30	15,324.72	27,078.15	3,337.56	6,650.37	0.00	0.00
UTILIDAD DEL PERIODO	19,340.46	3,913.68	8,302.78	13,701.63	24,073.05	2,598.05	5,312.51	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	11,379.79	11,249.65	12,858.51	11,300.32	3,733.28	3,084.07	18,667.42	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	11,695.07	11,888.22	11,980.06	11,831.04	6,484.23	6,599.76	6,302.44	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.13	2.18	2.79	2.15	0.65	0.55	3.18	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	102.77	105.68	93.17	104.70	173.69	214.00	33.76	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.19	2.30	2.60	2.26	1.13	1.19	1.07	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	16.93	16.54	15.82	15.98	18.21	17.49	16.77	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	20.40	21.37	25.33	22.65	23.13	23.00	20.97	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	22.02	23.60	27.30	24.71	24.69	24.62	23.20	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	22.64	22.24	23.50	22.48	23.40	22.25	22.73	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.07	24.82	39.79	30.30	19.87	23.08	18.67	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.75	20.43	32.95	25.02	15.98	18.78	15.34	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	25.55	33.70	45.23	37.45	26.04	29.24	28.04	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.51	2.83	3.24	3.37	4.05	1.78	1.85	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.93	2.30	2.24	2.47	3.27	1.37	1.32	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	17.86	13.90	14.15	15.10	18.57	8.02	8.10	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.89	8.99	9.73	9.10	8.47	8.59	8.85	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.32	3.66	4.10	3.93	3.52	3.00	3.03	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	5.58	5.33	5.63	5.18	4.95	5.59	5.82	0.00	0.00

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	51.75	55.68	54.15	52.08	46.41	66.68	69.25	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.07	2.08	2.38	2.68	3.55	1.28	1.72	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	34.00	35.00	35.00	33.00	34.00	35.00	32.00	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	15,702.65	14,769.46	13,184.88	15,895.67	16,885.98	15,901.91	18,364.14	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	16,674.37	17,346.26	18,838.92	20,292.38	18,413.99	18,216.34	20,878.60	0.00	0.00
UTILIDAD NETA / EMPLEADOS	568.84	111.82	237.22	415.20	708.03	74.23	166.02	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	10.73	18.78	16.43	21.11	12.09	6.19	2.16	0.00	0.00
PRESTAMOS (%)	4.52	1.01	(8.35)	10.26	7.54	7.67	27.34	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	4.52	1.01	(8.35)	10.26	7.54	7.67	27.34	0.00	0.00
DEPOSITOS (%)	8.64	19.10	18.21	22.86	10.43	5.02	1.33	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	8.64	19.10	18.21	22.86	10.43	5.02	1.33	0.00	0.00
PATRIMONIO (%)	18.71	18.11	15.86	15.34	20.55	12.32	8.24	0.00	0.00
UTILIDAD NETA (%)	(10.47)	(4.77)	(15.40)	(3.79)	24.47	(33.62)	(36.02)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	394,071.47	376,772.11	354,921.08	424,711.64	473,779.66	454,806.63	465,502.70	0.00	0.00
MENCION ESPECIAL	93,181.40	74,954.16	62,011.70	66,429.01	68,213.04	70,924.45	90,107.45	0.00	0.00
SUBNORMAL	42,526.06	27,496.08	24,500.72	11,974.08	13,653.39	13,183.25	14,645.96	0.00	0.00
DUDOSO	8,248.82	38,299.25	21,188.72	22,509.21	7,006.52	6,738.24	6,040.87	0.00	0.00
IRRECUPERABLE	7,557.26	11,297.71	10,828.81	10,764.22	17,954.88	17,514.10	17,657.80	0.00	0.00