

**POPULAR BANK LTD., INC.**  
**ESTADISTICAS FINANCIERAS**  
**A JUNIO 2014**  
**( En Miles de Balboas )**

|                                       | 2012       | 2013       |            |            |            | 2014       |            |            |           |
|---------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|
|                                       | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre |
| <b>BALANCE DE SITUACION</b>           |            |            |            |            |            |            |            |            |           |
| TOTAL DE ACTIVOS                      | 778,491.22 | 783,347.53 | 813,316.68 | 888,599.28 | 906,448.92 | 966,891.18 | 961,368.08 | 0.00       | 0.00      |
| ACTIVOS LIQUIDOS                      | 124,394.05 | 147,127.66 | 124,748.96 | 226,993.49 | 261,321.67 | 282,969.74 | 264,906.50 | 0.00       | 0.00      |
| TOTAL DE PRESTAMOS                    | 574,123.26 | 556,566.91 | 587,652.34 | 572,083.79 | 570,134.37 | 603,056.39 | 605,133.47 | 0.00       | 0.00      |
| LOCALES                               | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      |
| EXTRANJEROS                           | 574,123.26 | 556,566.91 | 587,652.34 | 572,083.79 | 570,134.37 | 603,056.39 | 605,133.47 | 0.00       | 0.00      |
| TOTAL DE INVERSIONES                  | 38,609.60  | 39,276.08  | 62,594.52  | 49,432.62  | 32,929.94  | 37,198.91  | 51,112.52  | 0.00       | 0.00      |
| TOTAL DE DEPOSITOS                    | 626,075.81 | 637,571.73 | 668,115.35 | 736,516.68 | 751,223.85 | 806,325.43 | 796,892.14 | 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                           | 626,075.81 | 637,571.73 | 668,115.35 | 736,516.68 | 751,223.85 | 806,325.43 | 796,892.14 | 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             | 623,837.48 | 636,346.87 | 665,904.89 | 734,020.82 | 748,106.41 | 802,016.22 | 796,491.45 | 0.00       | 0.00      |
| DEPOSITOS DE BANCOS                   | 2,238.33   | 1,224.86   | 2,210.46   | 2,495.86   | 3,117.43   | 4,309.21   | 400.69     | 0.00       | 0.00      |
| PATRIMONIO TOTAL                      | 141,738.64 | 137,014.90 | 136,353.60 | 140,814.04 | 146,926.31 | 149,297.09 | 154,960.99 | 0.00       | 0.00      |
| <b>PROMEDIO (12 MESES)</b>            |            |            |            |            |            |            |            |            |           |
| TOTAL DE ACTIVOS                      | 736,493.03 | 760,503.68 | 804,732.86 | 849,826.49 | 842,470.07 | 875,119.36 | 887,342.38 | 0.00       | 0.00      |
| ACTIVOS GENERADORES DE INGRESOS       | 594,519.79 | 583,340.84 | 573,818.72 | 596,972.86 | 607,898.59 | 618,049.15 | 653,246.43 | 0.00       | 0.00      |
| TOTAL DE PRESTAMOS                    | 554,006.60 | 536,749.00 | 524,561.65 | 548,320.45 | 572,128.82 | 579,811.65 | 596,392.91 | 0.00       | 0.00      |
| TOTAL DE INVERSIONES                  | 40,513.18  | 46,591.84  | 49,257.07  | 48,652.41  | 35,769.77  | 38,237.50  | 56,853.52  | 0.00       | 0.00      |
| PATRIMONIO TOTAL                      | 129,657.93 | 129,500.58 | 131,160.83 | 135,228.17 | 144,332.48 | 143,155.99 | 145,657.29 | 0.00       | 0.00      |
| <b>ESTADO DE GANANCIAS Y PERDIDAS</b> |            |            |            |            |            |            |            |            |           |
| INGRESOS POR INTERESES                | 50,360.72  | 12,532.78  | 25,395.56  | 38,379.56  | 50,936.53  | 12,065.54  | 24,800.20  | 0.00       | 0.00      |
| EGRESOS DE OPERACIONES                | 20,929.32  | 4,379.68   | 8,696.49   | 13,026.26  | 17,354.91  | 4,127.37   | 8,201.91   | 0.00       | 0.00      |
| INGRESO NETO DE INTERESES             | 29,431.39  | 8,153.10   | 16,699.07  | 25,353.30  | 33,581.62  | 7,938.17   | 16,598.29  | 0.00       | 0.00      |
| OTROS INGRESOS                        | 21,100.76  | 1,863.94   | 4,929.73   | 8,100.61   | 10,069.39  | 3,021.39   | 5,398.49   | 0.00       | 0.00      |
| INGRESO DE OPERACIONES                | 50,532.15  | 10,017.04  | 21,628.80  | 33,453.91  | 43,651.01  | 10,959.56  | 21,996.77  | 0.00       | 0.00      |

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|---|-----------|----------|-----------|------------|-----------|----------|-----------|------------|-----------|
|   | Diciembre | Marzo    | Junio     | Septiembre | Diciembre | Marzo    | Junio     | Septiembre | Diciembre |
| EGRESOS GENERALES   | 23,454.00 | 6,679.48 | 14,978.43 | 21,751.29  | 23,526.15 | 7,578.91 | 14,318.32 | 0.00       | 0.00      |
| UTILIDAD ANTES DE PROVISIONES   | 27,078.15 | 3,337.56 | 6,650.37  | 11,702.62  | 20,124.86 | 3,380.65 | 7,678.45  | 0.00       | 0.00      |
| UTILIDAD DEL PERIODO  | 24,073.05 | 2,598.05 | 5,312.51  | 8,994.04   | 16,398.43 | 2,797.56 | 6,109.55  | 0.00       | 0.00      |
| <b>CALIDAD DE ACTIVOS</b>   |           |          |           |            |           |          |           |            |           |
| TOTAL DE PRESTAMOS VENCIDOS   | 3,733.28  | 3,084.07 | 18,667.42 | 22,310.22  | 2,401.85  | 5,251.16 | 5,362.17  | 0.00       | 0.00      |
| TOTAL PROVISIONES PARA PRESTAMOS  | 6,484.23  | 6,599.76 | 6,302.44  | 7,040.21   | 5,932.94  | 6,188.11 | 6,262.27  | 0.00       | 0.00      |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                                    | 0.65      | 0.55     | 3.18      | 3.90       | 0.42      | 0.87     | 0.89      | 0.00       | 0.00      |
| PROVISIONES / PRESTAMOS VENCIDOS (%)  | 173.69    | 214.00   | 33.76     | 31.56      | 247.02    | 117.84   | 116.79    | 0.00       | 0.00      |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                            | 1.13      | 1.19     | 1.07      | 1.23       | 1.04      | 1.03     | 1.03      | 0.00       | 0.00      |
| <b>RAZONES DE CAPITAL</b>   |           |          |           |            |           |          |           |            |           |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 18.21     | 17.49    | 16.77     | 15.85      | 16.21     | 15.44    | 16.12     | 0.00       | 0.00      |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                              | 23.13     | 23.00    | 20.97     | 22.66      | 24.36     | 23.32    | 23.61     | 0.00       | 0.00      |
| PATRIMONIO / PRESTAMOS TOTALES (%)  | 24.69     | 24.62    | 23.20     | 24.61      | 25.77     | 24.76    | 25.61     | 0.00       | 0.00      |
| INDICE DE ADECUACION DE CAPITAL   | 23.40     | 22.25    | 22.73     | 23.10      | 25.23     | 23.24    | 23.57     | 0.00       | 0.00      |
| <b>LIQUIDEZ</b>   |           |          |           |            |           |          |           |            |           |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                                     | 19.87     | 23.08    | 18.67     | 30.82      | 34.79     | 35.09    | 33.24     | 0.00       | 0.00      |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)  | 15.98     | 18.78    | 15.34     | 25.55      | 28.83     | 29.27    | 27.56     | 0.00       | 0.00      |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                        | 26.04     | 29.24    | 28.04     | 37.53      | 39.17     | 39.71    | 39.66     | 0.00       | 0.00      |
| <b>RENTABILIDAD</b>   |           |          |           |            |           |          |           |            |           |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)                | 4.05      | 1.78     | 1.85      | 2.01       | 2.70      | 1.81     | 1.87      | 0.00       | 0.00      |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                               | 3.27      | 1.37     | 1.32      | 1.41       | 1.95      | 1.28     | 1.38      | 0.00       | 0.00      |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                               | 18.57     | 8.02     | 8.10      | 8.87       | 11.36     | 7.82     | 8.39      | 0.00       | 0.00      |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)       | 8.47      | 8.59     | 8.85      | 8.57       | 8.38      | 7.81     | 7.59      | 0.00       | 0.00      |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 3.52      | 3.00     | 3.03      | 2.91       | 2.85      | 2.67     | 2.51      | 0.00       | 0.00      |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.95      | 5.59     | 5.82      | 5.66       | 5.52      | 5.14     | 5.08      | 0.00       | 0.00      |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)                               | 46.41     | 66.68    | 69.25     | 65.02      | 53.90     | 69.15    | 65.09     | 0.00       | 0.00      |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)               | 3.55      | 1.28     | 1.72      | 1.81       | 1.66      | 1.96     | 1.65      | 0.00       | 0.00      |
| <b>PRODUCTIVIDAD</b>  |           |          |           |            |           |          |           |            |           |
| NUMERO DE EMPLEADOS   | 34.00     | 35.00    | 32.00     | 37.00      | 36.00     | 36.00    | 38.00     | 0.00       | 0.00      |

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|--------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|
|                                | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre |
| NUMERO DE SUCURSALES           | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      |
| PRESTAMOS / EMPLEADOS          | 16,885.98  | 15,901.91  | 18,364.14  | 15,461.72  | 15,837.07  | 16,751.57  | 15,924.57  | 0.00       | 0.00      |
| DEPOSITOS TOTALES / EMPLEADOS  | 18,413.99  | 18,216.34  | 20,878.60  | 19,905.86  | 20,867.33  | 22,397.93  | 20,970.85  | 0.00       | 0.00      |
| UTILIDAD NETA / EMPLEADOS      | 708.03     | 74.23      | 166.02     | 243.08     | 455.51     | 77.71      | 160.78     | 0.00       | 0.00      |
| TASA DE CRECIMIENTO (12 MESES) |            |            |            |            |            |            |            |            |           |
| ACTIVOS (%)                    | 12.09      | 6.19       | 2.16       | 9.56       | 16.44      | 23.43      | 18.20      | 0.00       | 0.00      |
| PRESTAMOS (%)                  | 7.54       | 7.67       | 27.34      | 9.06       | (0.69)     | 8.35       | 2.97       | 0.00       | 0.00      |
| LOCALES (%)                    | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      |
| EXTRANJEROS (%)                | 7.54       | 7.67       | 27.34      | 9.06       | (0.69)     | 8.35       | 2.97       | 0.00       | 0.00      |
| DEPOSITOS (%)                  | 10.43      | 5.02       | 1.33       | 9.99       | 19.99      | 26.47      | 19.27      | 0.00       | 0.00      |
| LOCALES (%)                    | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      |
| EXTRANJEROS (%)                | 10.43      | 5.02       | 1.33       | 9.99       | 19.99      | 26.47      | 19.27      | 0.00       | 0.00      |
| PATRIMONIO (%)                 | 20.55      | 12.32      | 8.24       | 8.62       | 3.66       | 8.96       | 13.65      | 0.00       | 0.00      |
| UTILIDAD NETA (%)              | 24.47      | (33.62)    | (36.02)    | (34.36)    | (31.88)    | 7.68       | 15.00      | 0.00       | 0.00      |
| CLASIFICACION PRESTAMOS        |            |            |            |            |            |            |            |            |           |
| NORMAL                         | 473,779.66 | 454,806.63 | 465,502.70 | 455,459.44 | 475,221.71 | 510,270.82 | 538,563.49 | 0.00       | 0.00      |
| MENCION ESPECIAL               | 68,213.04  | 70,924.45  | 90,107.45  | 82,001.47  | 74,431.48  | 71,682.52  | 47,878.45  | 0.00       | 0.00      |
| SUBNORMAL                      | 13,653.39  | 13,183.25  | 14,645.96  | 14,426.07  | 16,520.55  | 17,236.50  | 15,876.36  | 0.00       | 0.00      |
| DUDOSO                         | 7,006.52   | 6,738.24   | 6,040.87   | 9,808.26   | 9,554.58   | 9,439.68   | 8,947.13   | 0.00       | 0.00      |
| IRRECUPERABLE                  | 17,954.88  | 17,514.10  | 17,657.80  | 17,428.77  | 338.99     | 614.99     | 130.31     | 0.00       | 0.00      |