

POPULAR BANK LTD., INC.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,082,719.03	1,134,329.39	1,073,286.70	1,081,020.63	1,100,831.69	1,148,687.84	1,156,876.28	1,177,745.86	1,216,332.61
ACTIVOS LIQUIDOS	197,307.37	214,487.58	172,524.44	173,521.10	206,339.38	197,757.24	181,710.47	179,663.83	246,502.54
TOTAL DE PRESTAMOS	795,142.73	833,414.01	788,074.98	779,963.76	781,204.79	836,455.14	856,291.47	885,030.57	860,295.12
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	795,142.73	833,414.01	788,074.98	779,963.76	781,204.79	836,455.14	856,291.47	885,030.57	860,295.12
TOTAL DE INVERSIONES	49,554.00	45,199.37	75,564.50	87,519.26	75,775.14	75,576.59	81,540.72	74,811.62	74,194.37
TOTAL DE DEPOSITOS	865,191.16	894,789.46	847,267.99	836,126.33	851,979.81	895,348.40	901,828.50	921,142.85	949,110.61
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	865,191.16	894,789.46	847,267.99	836,126.33	851,979.81	895,348.40	901,828.50	921,142.85	949,110.61
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	864,051.83	894,462.09	842,958.00	835,720.48	841,236.89	884,601.45	891,179.65	915,442.80	944,613.21
DEPOSITOS DE BANCOS	1,139.34	327.37	4,309.99	405.84	10,742.92	10,746.95	10,648.85	5,700.06	4,497.40
PATRIMONIO TOTAL	195,282.66	201,641.59	208,598.04	216,030.99	220,614.58	229,073.23	236,388.84	241,636.88	246,902.04
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,048,913.29	1,077,377.29	1,052,459.55	1,054,340.38	1,091,775.36	1,141,508.61	1,115,081.49	1,129,383.24	1,158,582.15
ACTIVOS GENERADORES DE INGRESOS	808,175.01	775,859.47	786,117.77	820,662.04	850,838.33	895,322.55	900,735.83	913,662.60	895,734.71
TOTAL DE PRESTAMOS	763,161.33	730,348.62	719,755.91	746,963.18	788,173.76	834,934.57	822,183.22	832,497.16	820,749.96
TOTAL DE INVERSIONES	45,013.68	45,510.85	66,361.86	73,698.86	62,664.57	60,387.98	78,552.61	81,165.44	74,984.75
PATRIMONIO TOTAL	182,921.47	188,954.08	195,728.85	201,628.51	207,948.62	215,357.41	222,493.44	228,833.93	233,758.31
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	52,696.83	14,369.32	28,766.43	43,409.27	58,264.07	15,048.41	31,185.17	47,916.64	65,217.76
EGRESOS DE OPERACIONES	15,265.44	3,899.55	7,840.20	11,961.80	16,347.70	4,459.71	9,436.12	14,693.07	20,255.13

INGRESO NETO DE INTERESES	37,431.39	10,469.76	20,926.23	31,447.47	41,916.37	10,588.69	21,749.05	33,223.57	44,962.63
OTROS INGRESOS	12,676.08	2,943.19	5,546.07	8,019.15	10,898.02	2,650.97	5,178.39	7,995.13	11,467.86
INGRESO DE OPERACIONES	50,107.47	13,412.95	26,472.30	39,466.62	52,814.39	13,239.66	26,927.44	41,218.70	56,430.48
EGRESOS GENERALES	23,487.95	6,214.24	13,311.47	18,884.50	25,100.81	5,933.80	12,038.10	19,211.21	29,013.75
UTILIDAD ANTES DE PROVISIONES	26,619.52	7,198.72	13,160.84	20,582.12	27,713.58	7,305.86	14,889.34	22,007.49	27,416.74
UTILIDAD DEL PERIODO	25,083.60	6,607.77	11,551.86	18,088.50	24,464.27	6,669.73	13,348.42	19,058.87	23,722.94
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,482.20	1,661.24	2,516.16	2,295.19	1,871.55	2,740.73	2,692.81	1,037.62	1,207.28
TOTAL PROVISIONES PARA PRESTAMOS	3,009.62	2,932.69	3,082.29	3,257.07	3,303.63	3,251.67	3,269.76	2,490.04	2,659.94
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.19	0.20	0.32	0.29	0.24	0.33	0.31	0.12	0.14
PROVISIONES / PRESTAMOS VENCIDOS (%)	203.05	176.54	122.50	141.91	176.52	118.64	121.43	239.98	220.33
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.38	0.35	0.39	0.42	0.42	0.39	0.38	0.28	0.31
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	18.04	17.78	19.44	19.98	20.04	19.94	20.43	20.52	20.30
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	23.12	22.95	24.15	24.90	25.74	25.12	25.21	25.17	26.42
PATRIMONIO / PRESTAMOS TOTALES (%)	24.56	24.19	26.47	27.70	28.24	27.39	27.61	27.30	28.70
INDICE DE ADECUACION DE CAPITAL	21.45	21.25	21.63	20.66	21.32	21.42	23.83	26.67	25.41
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	22.81	23.97	20.36	20.75	24.22	22.09	20.15	19.50	25.97
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.22	18.91	16.07	16.05	18.74	17.22	15.71	15.25	20.27
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	28.53	29.02	29.28	31.22	33.11	30.53	29.19	27.63	33.79
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.10	3.41	2.94	2.94	2.88	2.98	2.96	2.78	2.65
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.39	2.45	2.20	2.29	2.24	2.34	2.39	2.25	2.05
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.71	13.99	11.80	11.96	11.76	12.39	12.00	11.10	10.15
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.52	7.41	7.32	7.05	6.85	6.72	6.92	6.99	7.28
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.89	2.01	1.99	1.94	1.92	1.99	2.10	2.14	2.26
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.63	5.40	5.32	5.11	4.93	4.73	4.83	4.85	5.02
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	46.88	46.33	50.28	47.85	47.53	44.82	44.71	46.61	51.42
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.57	1.52	1.41	1.30	1.28	1.18	1.15	1.17	1.28
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	44.00	45.00	46.00	49.00	49.00	49.00	50.00	54.00	58.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	18,071.43	18,520.31	17,132.06	15,917.63	15,942.95	17,070.51	17,125.83	16,389.45	14,832.67
DEPOSITOS TOTALES / EMPLEADOS	19,663.44	19,884.21	18,418.87	17,063.80	17,387.34	18,272.42	18,036.57	17,058.20	16,363.98
UTILIDAD NETA / EMPLEADOS	570.08	146.84	251.13	369.15	499.27	136.12	266.97	352.94	409.02
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	6.66	11.16	4.04	5.19	1.67	1.27	7.79	8.95	10.49

PRESTAMOS (%)	8.75	32.86	20.97	9.24	(1.75)	0.36	8.66	13.47	10.12
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	8.75	32.86	20.97	9.24	(1.75)	0.36	8.66	13.47	10.12
DEPOSITOS (%)	3.66	7.02	0.69	0.47	(1.53)	0.06	6.44	10.17	11.40
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	3.66	7.02	0.69	0.47	(1.53)	0.06	6.44	10.17	11.40
PATRIMONIO (%)	14.49	14.40	14.08	15.39	12.97	13.60	13.32	11.85	11.92
UTILIDAD NETA (%)	23.79	19.62	(4.63)	3.91	(2.47)	0.94	15.55	5.36	(3.03)
CLASIFICACION PRESTAMOS									
NORMAL	756,307.83	782,407.83	739,017.02	742,112.98	708,921.12	768,960.36	782,374.11	807,597.84	785,742.97
MENCION ESPECIAL	33,633.82	46,460.98	44,231.88	35,937.35	70,877.91	66,147.45	72,408.95	76,796.64	72,552.90
SUBNORMAL	6,466.30	5,815.94	6,206.82	2,930.64	1,033.34	1,120.09	1,506.15	1,525.15	2,421.24
DUDOSO	1,420.25	1,248.12	1,418.03	1,799.90	3,237.92	1,464.12	1,513.92	1,373.96	2,058.02
IRRECUPERABLE	324.15	413.83	283.52	439.95	438.13	2,014.79	1,758.09	227.02	179.94