

**POPULAR BANK LTD., INC.**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 2018**  
**( En Miles de Balboas )**

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,100,831.69	1,148,687.84	1,156,876.28	1,177,745.86	1,216,332.61	1,187,566.22	1,189,067.81	1,221,236.42	0.00
ACTIVOS LIQUIDOS	206,339.38	197,757.24	181,710.47	179,663.83	246,502.54	235,457.20	230,059.36	235,995.06	0.00
TOTAL DE PRESTAMOS	781,204.79	836,455.14	856,291.47	885,030.57	860,295.12	852,109.30	857,914.57	878,170.57	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	781,204.79	836,455.14	856,291.47	885,030.57	860,295.12	852,109.30	857,914.57	878,170.57	0.00
TOTAL DE INVERSIONES	75,775.14	75,576.59	81,540.72	74,811.62	74,194.37	65,751.64	64,617.88	70,481.23	0.00
TOTAL DE DEPOSITOS	851,979.81	895,348.40	901,828.50	921,142.85	949,110.61	931,283.97	925,394.64	947,843.97	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	851,979.81	895,348.40	901,828.50	921,142.85	949,110.61	931,283.97	925,394.64	947,843.97	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	841,236.89	884,601.45	891,179.65	915,442.80	944,613.21	929,665.85	924,367.02	946,284.60	0.00
DEPOSITOS DE BANCOS	10,742.92	10,746.95	10,648.85	5,700.06	4,497.40	1,618.12	1,027.62	1,559.37	0.00
PATRIMONIO TOTAL	220,614.58	229,073.23	236,388.84	241,636.88	246,902.04	246,377.61	252,233.96	259,911.05	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,091,775.36	1,141,508.61	1,115,081.49	1,129,383.24	1,158,582.15	1,168,127.03	1,172,972.04	1,199,491.14	0.00
ACTIVOS GENERADORES DE INGRESOS	850,838.33	895,322.55	900,735.83	913,662.60	895,734.71	914,946.34	930,182.32	954,247.00	0.00
TOTAL DE PRESTAMOS	788,173.76	834,934.57	822,183.22	832,497.16	820,749.96	844,282.22	857,103.02	881,600.57	0.00
TOTAL DE INVERSIONES	62,664.57	60,387.98	78,552.61	81,165.44	74,984.75	70,664.12	73,079.30	72,646.43	0.00
PATRIMONIO TOTAL	207,948.62	215,357.41	222,493.44	228,833.93	233,758.31	237,725.42	244,311.40	250,773.96	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	58,264.07	15,048.41	31,185.17	47,916.64	65,217.76	16,936.19	34,077.41	52,132.69	0.00
EGRESOS DE OPERACIONES	16,347.70	4,459.71	9,436.12	14,693.07	20,255.13	5,292.46	10,605.09	16,162.36	0.00
INGRESO NETO DE INTERESES	41,916.37	10,588.69	21,749.05	33,223.57	44,962.63	11,643.74	23,472.32	35,970.33	0.00
OTROS INGRESOS	10,898.02	2,650.97	5,178.39	7,995.13	11,467.86	3,013.73	5,565.58	8,161.15	0.00

INGRESO DE OPERACIONES	52,814.39	13,239.66	26,927.44	41,218.70	56,430.48	14,657.47	29,037.90	44,131.48	0.00
EGRESOS GENERALES	25,100.81	5,933.80	12,038.10	19,211.21	29,013.75	7,027.70	13,990.31	20,982.54	0.00
UTILIDAD ANTES DE PROVISIONES	27,713.58	7,305.86	14,889.34	22,007.49	27,416.74	7,629.77	15,047.60	23,148.94	0.00
UTILIDAD DEL PERIODO	24,464.27	6,669.73	13,348.42	19,058.87	23,722.94	6,721.70	14,001.23	21,450.46	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,871.55	2,740.73	2,692.81	1,037.62	1,207.28	1,311.05	1,088.95	2,365.79	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,303.63	3,251.67	3,269.76	2,490.04	2,659.94	9,237.92	8,798.43	9,140.41	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.24	0.33	0.31	0.12	0.14	0.15	0.13	0.27	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	176.52	118.64	121.43	239.98	220.33	704.62	807.97	386.36	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.42	0.39	0.38	0.28	0.31	1.08	1.03	1.04	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	20.04	19.94	20.43	20.52	20.30	20.75	21.21	21.28	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	25.74	25.12	25.21	25.17	26.42	26.84	27.34	27.40	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	28.24	27.39	27.61	27.30	28.70	28.91	29.40	29.60	0.00
INDICE DE ADECUACION DE CAPITAL	21.32	21.42	23.83	24.67	25.41	25.39	26.56	26.03	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.22	22.09	20.15	19.50	25.97	25.28	24.86	24.90	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.74	17.22	15.71	15.25	20.27	19.83	19.35	19.32	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	33.11	30.53	29.19	27.63	33.79	32.34	31.84	32.33	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.88	2.98	2.96	2.78	2.65	2.94	3.01	3.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.24	2.34	2.39	2.25	2.05	2.30	2.39	2.38	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.76	12.39	12.00	11.10	10.15	11.31	11.46	11.40	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.85	6.72	6.92	6.99	7.28	7.40	7.33	7.28	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.92	1.99	2.10	2.14	2.26	2.31	2.28	2.26	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.93	4.73	4.83	4.85	5.02	5.09	5.05	5.03	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	47.53	44.82	44.71	46.61	51.42	47.95	48.18	47.55	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.28	1.18	1.15	1.17	1.28	1.32	1.20	1.14	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	49.00	49.00	50.00	54.00	58.00	56.00	57.00	58.00	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	15,942.95	17,070.51	17,125.83	16,389.45	14,832.67	15,216.24	15,051.13	15,140.87	0.00
DEPOSITOS TOTALES / EMPLEADOS	17,387.34	18,272.42	18,036.57	17,058.20	16,363.98	16,630.07	16,234.99	16,342.14	0.00
UTILIDAD NETA / EMPLEADOS	499.27	136.12	266.97	352.94	409.02	120.03	245.64	369.84	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	1.67	1.27	7.79	8.95	10.49	3.38	2.78	3.69	0.00
PRESTAMOS (%)	(1.75)	0.36	8.66	13.47	10.12	1.87	0.19	(0.78)	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(1.75)	0.36	8.66	13.47	10.12	1.87	0.19	(0.78)	0.00
DEPOSITOS (%)	(1.53)	0.06	6.44	10.17	11.40	4.01	2.61	2.90	0.00

LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(1.53)	0.06	6.44	10.17	11.40	4.01	2.61	2.90	0.00
PATRIMONIO (%)	12.97	13.60	13.32	11.85	11.92	7.55	6.70	7.56	0.00
UTILIDAD NETA (%)	(2.47)	0.94	15.55	5.36	(3.03)	0.78	4.89	12.55	0.00
CLASIFICACION PRESTAMOS									
NORMAL	708,921.12	768,960.36	782,374.11	807,597.84	785,742.97	760,504.80	776,905.66	796,745.32	0.00
MENCION ESPECIAL	70,877.91	66,147.45	72,408.95	76,796.64	72,552.90	71,460.02	62,570.65	62,797.57	0.00
SUBNORMAL	1,033.34	1,120.09	1,506.15	1,525.15	2,421.24	27,423.99	25,199.09	26,123.75	0.00
DUDOSO	3,237.92	1,464.12	1,513.92	1,373.96	2,058.02	1,733.02	1,775.13	1,322.40	0.00
IRRECUPERABLE	438.13	2,014.79	1,758.09	227.02	179.94	225.40	262.46	321.95	0.00