

**ADECUACION DE CAPITAL**  
**FPB Bank, Inc.**  
**SEPTIEMBRE 2011**  
**(En Millones de Balboas)**

|                         | 2009         |        | 2010        |       |              |       |               |       |              |       | 2011        |        |              |        |               |       |              |      |
|-------------------------|--------------|--------|-------------|-------|--------------|-------|---------------|-------|--------------|-------|-------------|--------|--------------|--------|---------------|-------|--------------|------|
|                         | TRIMESTRE IV |        | TRIMESTRE I |       | TRIMESTRE II |       | TRIMESTRE III |       | TRIMESTRE IV |       | TRIMESTRE I |        | TRIMESTRE II |        | TRIMESTRE III |       | TRIMESTRE IV |      |
|                         | MONTO        | POND   | MONTO       | POND  | MONTO        | POND  | MONTO         | POND  | MONTO        | POND  | MONTO       | POND   | MONTO        | POND   | MONTO         | POND  | MONTO        | POND |
| CATEGORIA 1             | 27.87        | 0.00   | 55.45       | 0.00  | 43.06        | 0.00  | 47.80         | 0.00  | 49.13        | 0.00  | 35.31       | 0.00   | 29.40        | 0.00   | 35.98         | 0.00  | 0.00         | 0.00 |
| CATEGORIA 2             | 0.00         | 0.00   | 0.00        | 0.00  | 0.00         | 0.00  | 0.00          | 0.00  | 0.00         | 0.00  | 0.00        | 0.00   | 0.00         | 0.00   | 0.00          | 0.00  | 0.00         | 0.00 |
| CATEGORIA 3             | 10.31        | 2.06   | 10.26       | 2.05  | 10.25        | 2.05  | 8.36          | 1.67  | 16.33        | 3.27  | 18.27       | 3.65   | 14.18        | 2.84   | 13.52         | 2.70  | 0.00         | 0.00 |
| CATEGORIA 4             | 0.00         | 0.00   | 0.00        | 0.00  | 0.00         | 0.00  | 0.00          | 0.00  | 0.00         | 0.00  | 0.00        | 0.00   | 0.00         | 0.00   | 0.00          | 0.00  | 0.00         | 0.00 |
| CATEGORIA 5             | 103.82       | 103.82 | 90.99       | 90.99 | 96.06        | 96.06 | 97.25         | 97.25 | 89.54        | 89.54 | 100.83      | 100.83 | 108.83       | 108.83 | 92.42         | 92.42 | 0.00         | 0.00 |
| CATEGORIA 6             | 0.00         | 0.00   | 0.00        | 0.00  | 0.00         | 0.00  | 0.00          | 0.00  | 0.00         | 0.00  | 0.00        | 0.00   | 0.00         | 0.00   | 0.00          | 0.00  | 0.00         | 0.00 |
| CATEGORIA 7             | 0.00         | 0.00   | 0.00        | 0.00  | 0.00         | 0.00  | 0.00          | 0.00  | 0.00         | 0.00  | 0.00        | 0.00   | 0.00         | 0.00   | 0.00          | 0.00  | 0.00         | 0.00 |
| INSTRUMENTOS DERIVADOS  | 0.00         | 0.00   | 0.00        | 0.00  | 0.00         | 0.00  | 0.00          | 0.00  | 0.00         | 0.00  | 0.00        | 0.00   | 0.00         | 0.00   | 0.00          | 0.00  | 0.00         | 0.00 |
| TOTAL DE ACTIVOS        | 142.00       | 105.88 | 156.71      | 93.05 | 149.38       | 98.11 | 153.41        | 98.92 | 155.00       | 92.80 | 154.41      | 104.49 | 152.41       | 111.67 | 141.92        | 95.12 | 0.00         | 0.00 |
| MENOS PROVISIONES PARA  | 3.29         | 0.00   | 2.56        | 0.00  | 2.55         | 0.00  | 4.05          | 0.00  | 0.48         | 0.00  | 0.51        | 0.00   | 0.56         | 0.00   | 0.75          | 0.00  | 0.00         | 0.00 |
| ACTIVOS DE RIESGO       | 138.71       | 102.59 | 154.15      | 90.49 | 146.83       | 95.57 | 149.36        | 94.87 | 154.52       | 92.33 | 153.91      | 103.98 | 151.85       | 111.11 | 141.18        | 94.38 | 0.00         | 0.00 |
| FONDOS DE CAPITAL       | 19.92        | 0.00   | 20.97       | 0.00  | 22.19        | 0.00  | 23.76         | 0.00  | 22.86        | 0.00  | 23.75       | 0.00   | 24.46        | 0.00   | 24.77         | 0.00  | 0.00         | 0.00 |
| RELACION DE PONDERACION | 0.00         | 19.42  | 0.00        | 23.18 | 0.00         | 23.22 | 0.00          | 25.04 | 0.00         | 24.76 | 0.00        | 22.84  | 0.00         | 22.01  | 0.00          | 26.25 | 0.00         | 0.00 |