

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

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	138,707.80	154,147.81	146,831.82	149,363.02	154,519.11	153,905.61	151,853.39	141,175.29	138,090.95
ACTIVOS LIQUIDOS	5,501.16	16,843.69	15,101.90	29,677.66	16,916.18	14,218.66	4,457.02	7,955.23	6,772.63
TOTAL DE PRESTAMOS	53,406.45	67,185.24	54,046.45	50,447.93	48,254.54	35,702.51	51,490.62	44,135.93	49,924.68
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	53,406.45	67,185.24	54,046.45	50,447.93	48,254.54	35,702.51	51,490.62	44,135.93	49,924.68
TOTAL DE INVERSIONES	76,026.75	67,387.67	74,868.05	66,649.89	87,175.11	101,321.85	93,067.13	82,357.48	78,761.56
TOTAL DE DEPOSITOS	106,769.70	123,103.15	116,621.27	118,022.26	120,010.67	117,375.83	110,451.59	107,821.06	100,032.51
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	106,769.70	123,103.15	116,621.27	118,022.26	120,010.67	117,375.83	110,451.59	107,821.06	100,032.51
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	98,769.70	115,103.15	108,621.27	110,022.26	107,010.67	104,375.83	110,451.59	107,821.06	100,032.51
DEPOSITOS DE BANCOS	8,000.00	8,000.00	8,000.00	8,000.00	13,000.00	13,000.00	0.00	0.00	0.00
PATRIMONIO TOTAL	20,521.68	21,731.72	22,040.02	22,982.69	20,443.13	21,331.96	22,988.47	19,554.75	21,975.72
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	124,727.50	143,841.36	136,730.03	145,987.82	146,613.45	154,026.71	149,342.61	145,269.15	146,305.03
ACTIVOS GENERADORES DE INGRESOS	115,670.61	118,276.96	117,695.96	117,854.92	132,431.42	135,798.64	136,736.13	121,795.62	132,057.95
TOTAL DE PRESTAMOS	53,420.04	60,502.93	53,876.85	49,815.23	50,830.50	51,443.88	52,768.54	47,291.93	49,089.61
TOTAL DE INVERSIONES	62,250.57	57,774.03	63,819.11	68,039.69	81,600.93	84,354.76	83,967.59	74,503.69	82,968.34
PATRIMONIO TOTAL	18,470.67	18,901.32	20,562.83	22,356.21	20,482.40	21,531.84	22,514.25	21,268.72	21,209.43
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	6,077.90	1,521.33	2,851.03	4,265.62	5,627.69	1,429.06	2,965.31	4,332.72	5,710.75
EGRESOS DE OPERACIONES	2,527.93	652.78	1,379.27	2,146.48	2,819.33	656.54	1,345.80	2,140.03	2,937.38
INGRESO NETO DE INTERESES	3,549.97	868.55	1,471.76	2,119.15	2,808.36	772.52	1,619.51	2,192.70	2,773.36

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OTROS INGRESOS	7,065.43	1,737.09	4,596.04	8,058.56	11,851.66	3,240.00	7,716.12	2,762.96	4,896.06
INGRESO DE OPERACIONES	10,615.40	2,605.64	6,067.80	10,177.70	14,660.02	4,012.52	9,335.63	4,955.66	7,669.42
EGRESOS GENERALES	8,642.75	1,382.42	3,258.88	5,463.26	9,242.58	3,138.83	7,031.21	3,861.78	5,606.37
UTILIDAD ANTES DE PROVISIONES	1,972.65	1,223.22	2,808.93	4,714.45	5,417.45	873.69	2,304.43	1,093.87	2,063.05
UTILIDAD DEL PERIODO	(581.34)	1,049.50	2,528.46	3,067.64	2,494.64	890.20	2,295.73	1,087.80	2,083.02
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	0.00	4,206.62	4,206.62	4,206.62	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,149.54	2,370.39	2,329.84	3,698.58	155.94	139.43	164.64	162.01	135.97
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	6.26	7.78	8.34	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	56.35	55.39	87.92	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	4.02	3.53	4.31	7.33	0.32	0.39	0.32	0.37	0.27
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	14.79	14.10	15.01	15.39	13.23	13.86	15.14	13.85	15.91
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.86	16.15	17.10	19.63	15.10	15.57	15.90	15.46	17.08
PATRIMONIO / PRESTAMOS TOTALES (%)	38.43	32.35	40.78	45.56	42.37	59.75	44.65	44.31	44.02
INDICE DE ADECUACION DE CAPITAL	19.42	23.18	23.22	25.04	24.76	22.84	22.01	26.25	28.26
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	5.15	13.68	12.95	25.15	14.10	12.11	4.04	7.38	6.77
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	3.97	10.93	10.29	19.87	10.95	9.24	2.94	5.64	4.90
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	76.36	68.42	77.15	81.62	86.74	98.44	88.30	83.76	85.51
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(0.50)	3.55	4.30	3.47	1.88	2.62	3.36	1.19	1.58
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(0.47)	2.92	3.70	2.80	1.70	2.31	3.07	1.00	1.42
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(3.15)	22.21	24.59	18.30	12.18	16.54	20.39	6.82	9.82
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.25	5.14	4.84	4.83	4.25	4.21	4.34	4.74	4.32
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.19	2.21	2.34	2.43	2.13	1.93	1.97	2.34	2.22
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.07	2.94	2.50	2.40	2.12	2.28	2.37	2.40	2.10

