

**FIRST CENTRAL INTERNATIONAL 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	57,099.98	61,598.30	54,724.73	58,215.39	50,094.79	42,525.20	40,630.61	33,563.39	29,503.14
ACTIVOS LIQUIDOS	14,716.21	12,507.13	9,049.49	13,389.41	10,860.80	6,101.64	6,964.99	2,954.86	2,175.93
TOTAL DE PRESTAMOS	10.38	3,802.00	577.00	2,000.00	12.47	39.29	32.40	36.39	43.68
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	10.38	3,802.00	577.00	2,000.00	12.47	39.29	32.40	36.39	43.68
TOTAL DE INVERSIONES	41,319.67	41,287.27	40,904.04	38,810.14	35,351.26	31,214.51	28,648.60	25,689.03	22,446.25
TOTAL DE DEPOSITOS	51,681.14	55,763.65	48,801.84	46,576.67	43,735.18	34,899.82	32,007.84	25,459.26	21,938.56
LOCALES	0.00	0.00	0.00	0.00	20.09	20.11	59.47	21.88	39.10
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	20.09	20.11	59.47	21.88	39.10
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	51,681.14	55,763.65	48,801.84	46,576.67	43,715.09	34,879.71	31,948.37	25,437.38	21,899.46
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	51,681.14	55,763.65	48,801.84	46,576.67	43,715.09	34,879.71	31,948.37	25,437.38	21,899.46
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	5,087.77	5,424.17	5,666.23	6,372.06	6,119.66	5,306.04	5,403.17	3,895.20	3,119.63
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	52,557.84	54,141.63	58,738.87	59,540.91	53,597.38	52,061.75	47,677.67	45,889.39	39,798.96
ACTIVOS GENERADORES DE INGRESOS	33,100.16	35,957.14	35,835.73	40,158.35	38,346.89	38,171.54	35,081.02	33,267.78	28,926.83
TOTAL DE PRESTAMOS	5.26	1,906.35	310.15	1,012.08	11.43	1,920.65	304.70	1,018.20	28.08
TOTAL DE INVERSIONES	33,094.90	34,050.79	35,525.58	39,146.27	38,335.47	36,250.89	34,776.32	32,249.59	28,898.76
PATRIMONIO TOTAL	4,452.48	4,399.92	4,688.41	5,455.14	5,603.72	5,365.11	5,534.70	5,133.63	4,619.64
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,287.78	375.91	791.67	1,175.33	1,606.40	322.69	595.01	806.33	1,010.78
EGRESOS DE OPERACIONES	676.63	144.87	278.95	384.74	482.80	96.21	191.83	267.27	338.14
INGRESO NETO DE INTERESES	611.15	231.04	512.72	790.59	1,123.60	226.48	403.18	539.06	672.63

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OTROS INGRESOS	1,074.75	220.38	395.76	727.72	973.75	303.67	564.51	779.16	954.27
INGRESO DE OPERACIONES	1,685.90	451.42	908.48	1,518.31	2,097.35	530.15	967.68	1,318.22	1,626.90
EGRESOS GENERALES	1,259.79	311.16	700.28	1,183.35	1,603.03	304.28	758.84	1,161.25	1,663.20
UTILIDAD ANTES DE PROVISIONES	426.11	140.26	208.20	334.96	494.32	225.88	208.84	156.97	(36.30)
UTILIDAD DEL PERIODO	426.11	140.26	208.20	334.96	364.22	(571.55)	(588.59)	(1,637.24)	(2,827.30)
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	8.91	8.81	10.35	10.95	12.22	12.48	13.30	11.61	10.57
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.31	12.03	13.66	15.61	17.30	16.98	18.84	15.14	13.87
PATRIMONIO / PRESTAMOS TOTALES (%)	49,032.00	142.67	982.02	318.60	49,056.57	13,503.37	16,675.08	10,703.05	7,142.69
INDICE DE ADECUACION DE CAPITAL	12.22	13.69	13.16	13.61	14.84	15.67	16.94	15.83	15.15
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	28.48	22.43	18.54	28.75	24.83	17.48	21.76	11.61	9.92
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	25.77	20.30	16.54	23.00	21.68	14.35	17.14	8.80	7.38
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	108.43	96.47	102.36	112.07	105.66	106.92	111.27	112.51	112.23
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.29	1.56	1.16	1.11	0.95	(5.99)	(3.36)	(6.56)	(9.77)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.81	1.04	0.71	0.75	0.68	(4.39)	(2.47)	(4.76)	(7.10)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.57	12.75	8.88	8.19	6.50	(42.61)	(21.27)	(42.52)	(61.20)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.89	4.18	4.42	3.90	4.19	3.38	3.39	3.23	3.49
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.04	1.61	1.56	1.28	1.26	1.01	1.09	1.07	1.17
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.85	2.57	2.86	2.62	2.93	2.37	2.30	2.16	2.33

