

**FIRST CENTRAL INTERNATIONAL BANK, INC.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	50,094.79	42,525.20	40,630.61	33,563.39	29,503.14	25,447.35	28,240.42	22,776.81	30,236.66
ACTIVOS LIQUIDOS	10,860.80	6,101.64	6,964.99	2,954.86	2,175.93	2,480.49	6,277.13	1,183.35	3,413.63
TOTAL DE PRESTAMOS	12.47	39.29	32.40	36.39	43.68	59.69	46.84	139.18	1,481.66
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	12.47	39.29	32.40	36.39	43.68	59.69	46.84	139.18	1,481.66
TOTAL DE INVERSIONES	35,351.26	31,214.51	28,648.60	25,689.03	22,446.25	18,097.67	17,014.96	16,659.68	20,482.22
TOTAL DE DEPOSITOS	43,735.18	34,899.82	32,007.84	25,459.26	21,938.56	18,026.25	16,063.79	12,523.79	20,123.35
LOCALES	20.09	20.11	59.47	21.88	39.10	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	20.09	20.11	59.47	21.88	39.10	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	43,715.09	34,879.71	31,948.37	25,437.38	21,899.46	18,026.25	16,063.79	12,523.79	20,123.35
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	43,715.09	34,879.71	31,948.37	25,437.38	21,899.46	18,026.25	16,063.79	12,523.79	20,123.35
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	6,119.66	5,306.04	5,403.17	3,895.20	3,119.63	3,263.77	4,498.84	6,044.71	5,844.34
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	53,597.38	52,061.75	47,677.67	45,889.39	39,798.96	33,986.27	34,435.52	28,170.10	29,869.90
ACTIVOS GENERADORES DE INGRESOS	38,346.89	38,171.54	35,081.02	33,267.78	28,926.83	24,705.58	22,871.39	21,262.14	22,226.90
TOTAL DE PRESTAMOS	11.43	1,920.65	304.70	1,018.20	28.08	49.49	39.62	87.78	762.67
TOTAL DE INVERSIONES	38,335.47	36,250.89	34,776.32	32,249.59	28,898.76	24,656.09	22,831.78	21,174.35	21,464.24
PATRIMONIO TOTAL	5,603.72	5,365.11	5,534.70	5,133.63	4,619.64	4,284.90	4,951.00	4,969.95	4,481.98
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,606.40	322.69	595.01	806.33	1,010.78	169.44	330.45	513.30	699.97
EGRESOS DE OPERACIONES	482.80	96.21	191.83	267.27	338.14	82.08	181.05	266.44	373.00
INGRESO NETO DE INTERESES	1,123.60	226.48	403.18	539.06	672.63	87.35	149.40	246.85	326.97

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	973.75	303.67	564.51	779.16	954.27	258.95	482.04	625.89	787.34
INGRESO DE OPERACIONES	2,097.35	530.15	967.68	1,318.22	1,626.90	346.30	631.44	872.74	1,114.31
EGRESOS GENERALES	1,603.03	304.28	758.84	1,161.25	1,663.20	339.29	749.79	1,195.18	1,710.67
UTILIDAD ANTES DE PROVISIONES	494.32	225.88	208.84	156.97	(36.30)	7.01	(118.36)	(322.44)	(596.36)
UTILIDAD DEL PERIODO	364.22	(571.55)	(588.59)	(1,637.24)	(2,827.30)	7.01	(118.36)	(323.44)	(610.76)
<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	1.00	14.40
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	0.72	0.97
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	12.22	12.48	13.30	11.61	10.57	12.83	15.93	26.54	19.33
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.30	16.98	18.84	15.14	13.87	17.97	26.37	35.98	26.61
PATRIMONIO / PRESTAMOS TOTALES (%)	49,056.57	13,503.37	16,675.08	10,703.05	7,142.69	5,468.31	9,605.59	4,343.23	394.45
INDICE DE ADECUACION DE CAPITAL	14.84	15.67	16.94	15.83	15.15	16.47	26.28	34.96	25.07
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.83	17.48	21.76	11.61	9.92	13.76	39.08	9.45	16.96
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	21.68	14.35	17.14	8.80	7.38	9.75	22.23	5.20	11.29
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	105.66	106.92	111.27	112.51	112.23	114.16	145.00	142.47	118.75
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.95	(5.99)	(3.36)	(6.56)	(9.77)	0.11	(1.03)	(2.03)	(2.75)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.68	(4.39)	(2.47)	(4.76)	(7.10)	0.08	(0.69)	(1.53)	(2.04)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.50	(42.61)	(21.27)	(42.52)	(61.20)	0.65	(4.78)	(8.68)	(13.63)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.19	3.38	3.39	3.23	3.49	2.74	2.89	3.22	3.15
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.26	1.01	1.09	1.07	1.17	1.33	1.58	1.67	1.68
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.93	2.37	2.30	2.16	2.33	1.41	1.31	1.55	1.47

