



**BALANCE DE SITUACION**  
**FPB Bank, Inc.**  
**DE DICIEMBRE 2009 A DICIEMBRE 2010**  
**( En Miles de Balboas)**

|                                 | VARIACION<br>ABSOLUTA | %              | 2010              |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
|---------------------------------|-----------------------|----------------|-------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                                 |                       |                | 2009<br>Diciembre | Enero            | Febrero          | Marzo            | Abril            | Mayo             | Junio            | Julio            | Agosto           | Septiembre       | Octubre          | Noviembre        | Diciembre        |
| Oficiales                       | 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             |
| De Particulares                 | 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             |
| A la Vista                      | 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             |
| A Plazo                         | 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             |
| De Ahorros                      | 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             |
| De Bancos                       | 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             |
| A la Vista                      | 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             |
| A Plazo                         | 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             |
| Extranjero                      | 13,240.97             | 12.40%         | 106,769.70        | 105,960.18       | 111,825.34       | 123,103.15       | 117,828.84       | 117,853.00       | 116,621.27       | 119,069.58       | 118,290.57       | 118,022.26       | 123,341.49       | 118,014.61       | 120,010.67       |
| Oficiales                       | 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             |
| De Particulares                 | 8,240.97              | 8.34%          | 98,769.70         | 97,960.18        | 103,825.34       | 115,103.15       | 109,828.84       | 109,853.00       | 108,621.27       | 111,069.58       | 110,290.57       | 110,022.26       | 115,341.49       | 110,014.61       | 107,010.67       |
| A la Vista                      | (1,206.13)            | (2.60%)        | 46,458.92         | 40,398.32        | 37,811.44        | 42,510.82        | 43,482.37        | 37,314.06        | 42,362.37        | 38,598.83        | 39,265.26        | 41,974.88        | 45,372.45        | 51,868.67        | 45,252.80        |
| A Plazo                         | 10,842.78             | 22.63%         | 47,907.94         | 50,791.41        | 58,462.97        | 63,548.90        | 57,177.03        | 68,894.74        | 62,679.52        | 69,131.02        | 67,742.12        | 64,620.02        | 66,391.00        | 53,993.47        | 58,750.72        |
| De Ahorros                      | (1,395.69)            | (31.70%)       | 4,402.84          | 6,770.46         | 7,550.93         | 9,043.42         | 9,169.43         | 3,644.20         | 3,579.37         | 3,339.73         | 3,283.20         | 3,427.36         | 3,578.03         | 4,152.47         | 3,007.15         |
| De Bancos                       | 5,000.00              | 62.50%         | 8,000.00          | 8,000.00         | 8,000.00         | 8,000.00         | 8,000.00         | 8,000.00         | 8,000.00         | 8,000.00         | 8,000.00         | 8,000.00         | 8,000.00         | 8,000.00         | 13,000.00        |
| A la Vista                      | 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             |
| A Plazo                         | 5,000.00              | 62.50%         | 8,000.00          | 8,000.00         | 8,000.00         | 8,000.00         | 8,000.00         | 8,000.00         | 8,000.00         | 8,000.00         | 8,000.00         | 8,000.00         | 8,000.00         | 8,000.00         | 13,000.00        |
| <b>OBLIGACIONES</b>             | <b>1,477.60</b>       | <b>17.54%</b>  | <b>8,422.40</b>   | <b>7,510.87</b>  | <b>7,510.87</b>  | <b>7,510.87</b>  | <b>5,620.00</b>  | <b>5,620.00</b>  | <b>5,620.00</b>  | <b>5,620.00</b>  | <b>5,620.00</b>  | <b>3,320.00</b>  | <b>3,320.00</b>  | <b>4,342.98</b>  | <b>9,900.00</b>  |
| Locales                         | 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             |
| Extranjero                      | 1,477.60              | 17.54%         | 8,422.40          | 7,510.87         | 7,510.87         | 7,510.87         | 5,620.00         | 5,620.00         | 5,620.00         | 5,620.00         | 5,620.00         | 3,320.00         | 3,320.00         | 4,342.98         | 9,900.00         |
| <b>OTROS PASIVOS</b>            | <b>1,171.28</b>       | <b>39.12%</b>  | <b>2,994.03</b>   | <b>1,719.97</b>  | <b>2,336.37</b>  | <b>1,802.07</b>  | <b>2,930.28</b>  | <b>1,934.80</b>  | <b>2,550.52</b>  | <b>3,718.71</b>  | <b>4,125.99</b>  | <b>5,038.07</b>  | <b>4,142.70</b>  | <b>4,011.50</b>  | <b>4,165.31</b>  |
| Locales                         | 8.90                  | 6.00%          | 148.40            | 123.96           | 134.85           | 147.25           | 148.22           | 155.11           | 171.70           | 176.98           | 177.97           | 139.63           | 146.65           | 157.31           | 157.30           |
| Extranjero                      | 1,162.38              | 40.85%         | 2,845.62          | 1,596.02         | 2,201.52         | 1,654.82         | 2,782.05         | 1,779.69         | 2,378.82         | 3,541.73         | 3,948.02         | 4,898.44         | 3,996.04         | 3,854.18         | 4,008.00         |
| <b>PATRIMONIO</b>               | <b>(78.55)</b>        | <b>(0.38%)</b> | <b>20,521.68</b>  | <b>20,469.28</b> | <b>20,970.11</b> | <b>21,731.72</b> | <b>21,418.37</b> | <b>21,374.24</b> | <b>22,040.02</b> | <b>22,824.23</b> | <b>23,463.40</b> | <b>22,982.69</b> | <b>22,612.58</b> | <b>21,033.29</b> | <b>20,443.13</b> |
| Capital                         | 0.00                  | 0.00%          | 13,600.00         | 13,600.00        | 13,600.00        | 13,600.00        | 13,600.00        | 13,600.00        | 13,600.00        | 13,600.00        | 13,600.00        | 13,600.00        | 13,600.00        | 13,600.00        | 13,600.00        |
| Reservas de Capital             | 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             |
| Otras Reservas                  | 0.00                  | 0.00%          | 0.00              | (274.29)         | (14.67)          | 52.87            | (217.19)         | (357.02)         | (398.38)         | (389.40)         | (387.33)         | (387.33)         | (387.33)         | 0.00             | 0.00             |
| Utilidad de Periodos Anteriores | (581.34)              | (8.42%)        | 6,903.26          | 6,321.92         | 6,321.92         | 6,321.92         | 6,321.92         | 6,321.92         | 6,321.92         | 6,321.92         | 6,321.92         | 6,321.92         | 6,321.92         | 6,321.92         | 6,321.92         |
| Utilidad de Periodo             | 2,308.98              | (397.18%)      | (581.34)          | 662.65           | 663.49           | 1,049.50         | 1,470.19         | 2,094.05         | 2,266.46         | 2,227.13         | 2,278.06         | 2,435.64         | 1,963.41         | 2,065.11         | 1,727.64         |

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|--|-----------------------|---------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|  |                       |               | Diciembre         | Enero             | Febrero           | Marzo             | Abril             | Mayo              | Junio             | Julio             | Agosto            | Septiembre        | Octubre           | Noviembre         | Diciembre         |
| Ganancia o Perdida en Valores Disponible para la Venta | (1,806.19)            | (301.15%)     | 599.76            | 159.01            | 399.37            | 707.43            | 243.46            | (284.70)          | 250.04            | 1,064.58          | 1,650.76          | 1,012.47          | 1,114.59          | (953.74)          | (1,206.43)        |
| Deuda Subordinada                                      | 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              |
| <b>PASIVO Y PATRIMONIO</b>                             | <b>15,811.30</b>      | <b>11.40%</b> | <b>138,707.80</b> | <b>135,660.31</b> | <b>142,642.69</b> | <b>154,147.81</b> | <b>147,797.49</b> | <b>146,782.04</b> | <b>146,831.82</b> | <b>151,232.52</b> | <b>151,499.96</b> | <b>149,363.02</b> | <b>153,416.76</b> | <b>147,402.39</b> | <b>154,519.11</b> |