

**FPB BANK, INC.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2012 A DICIEMBRE 2013**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	13,567.09	97.90%	13,858.15	33,534.13	49,917.53	21,499.52	59,950.76	49,938.19	22,061.35	36,934.51	16,794.89	20,361.79	9,349.09	13,909.21	27,425.24
Depositos Locales en Bancos	362.48	28.89%	1,254.57	852.27	1,323.97	1,620.93	1,469.68	1,364.57	1,349.95	1,090.71	2,069.37	1,950.75	1,865.81	1,622.43	1,617.05
A la Vista	362.48	28.89%	1,254.57	852.27	1,323.97	1,620.93	1,469.68	1,364.57	1,349.95	1,090.71	2,069.37	1,950.75	1,865.81	1,622.43	1,617.05
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
Depositos Extranjeros en Bancos	13,210.42	106.03%	12,459.62	32,524.53	48,490.89	19,741.07	58,370.35	48,451.95	20,598.67	35,708.21	14,603.08	18,279.01	7,321.96	12,144.86	25,670.04
A la Vista	13,252.22	107.11%	12,373.00	32,442.04	48,397.75	12,654.86	51,289.92	41,376.43	13,528.71	35,647.52	14,547.45	18,219.81	7,267.93	12,097.11	25,625.22
A Plazo	(41.79)	(48.25%)	86.62	82.48	93.15	7,086.20	7,080.43	7,075.52	7,069.96	60.69	55.64	59.19	54.03	47.74	44.82
Menos Provisiones	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
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	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
Otros	(5.81)	(4.04%)	143.96	157.34	102.67	137.52	110.73	121.67	112.74	135.59	122.44	132.02	161.32	141.92	138.15
<b>CARTERA CREDITICIA</b>	13,720.75	27.52%	49,856.15	49,469.16	49,490.77	54,233.38	53,897.54	55,307.60	59,011.82	61,251.34	62,319.63	58,947.33	60,737.87	62,014.86	63,576.89
Locales	7,315.21	1,209.13%	605.00	603.68	602.22	600.82	599.41	2,598.03	5,304.58	5,953.16	5,946.11	5,939.92	6,933.29	7,926.68	7,920.21
Extranjero	6,500.79	13.14%	49,468.42	49,080.73	49,149.86	53,935.55	53,510.15	52,983.67	54,048.96	55,585.72	56,670.82	53,309.71	54,111.89	54,395.48	55,969.21
Menos Provisiones	95.26	43.84%	217.27	215.25	261.31	302.98	212.02	274.10	341.72	287.54	297.30	302.30	307.30	307.30	312.53
Locales	73.15	1,209.13%	6.05	6.04	6.02	6.01	5.99	25.98	53.05	59.53	59.53	59.53	59.53	59.53	79.20
Extranjero	22.11	10.47%	211.22	209.22	255.29	296.97	206.02	248.12	288.67	228.01	237.77	242.77	247.77	247.77	233.33
<b>INVERSIONES EN VALORES</b>	2,491.20	2.02%	123,246.63	114,896.85	128,106.53	133,421.41	129,236.72	135,098.24	147,317.08	133,215.70	137,244.38	135,828.15	139,728.22	128,622.90	125,737.83
Locales	97.23	10.58%	919.36	934.91	1,446.21	1,931.62	1,939.48	1,936.21	1,885.02	1,873.84	1,597.25	1,005.89	1,015.01	1,011.29	1,016.59
Extranjero	2,393.97	1.96%	122,327.27	113,961.95	126,660.32	131,489.79	127,297.24	133,162.03	145,432.06	131,341.86	135,647.13	134,822.26	138,713.21	127,611.61	124,721.24
Menos Provisiones	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
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	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>OTROS ACTIVOS</b>	1,499.82	22.75%	6,592.06	3,561.70	3,688.43	4,576.75	3,811.80	5,467.84	5,574.44	5,458.65	4,653.61	4,619.02	9,426.95	10,530.48	8,091.88
Locales	(1,455.08)	(42.32%)	3,438.21	1,219.92	1,246.25	1,265.14	1,204.58	1,310.45	1,365.40	1,626.11	1,741.15	1,816.96	1,964.64	1,998.34	1,983.13
Extranjero	2,954.90	93.69%	3,153.86	2,341.78	2,442.18	3,311.61	2,607.22	4,157.38	4,209.04	3,832.54	2,912.46	2,802.06	7,462.30	8,532.14	6,108.75
<b>TOTAL DE ACTIVOS</b>	31,278.85	16.16%	193,552.99	201,461.84	231,203.26	213,731.06	246,896.82	245,811.88	233,964.69	236,860.20	221,012.52	219,756.29	219,242.14	215,077.45	224,831.84
<b>DEPOSITOS</b>	25,830.64	16.82%	153,527.86	168,826.91	197,608.58	174,696.38	213,046.74	213,876.76	206,222.06	209,705.42	192,139.63	177,550.38	165,132.89	166,674.67	179,358.50
Locales	2,497.03	177.84%	1,404.12	1,380.15	1,701.03	3,093.95	3,365.77	3,365.14	3,048.96	3,420.46	3,433.47	3,486.08	4,199.24	3,581.02	3,901.15

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			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	2,497.03	177.84%	1,404.12	1,380.15	1,701.03	3,093.95	3,365.77	3,365.14	3,048.96	3,420.46	3,433.47	3,486.08	4,199.24	3,581.02	3,901.15
A la Vista	663.82	483.69%	137.24	131.21	142.61	129.28	322.13	308.76	272.57	443.47	462.88	423.07	473.05	440.57	801.06
A Plazo	(11.00)	(1.38%)	800.00	800.00	800.00	800.00	800.00	931.00	681.00	781.00	771.00	791.00	789.00	789.00	789.00
De Ahorros	1,844.21	395.01%	466.88	448.94	758.42	2,164.66	2,243.64	2,125.38	2,095.39	2,195.99	2,199.59	2,272.01	2,937.20	2,351.45	2,311.09
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	23,333.60	15.34%	152,123.74	167,446.75	195,907.55	171,602.44	209,680.97	210,511.62	203,173.10	206,284.95	188,706.16	174,064.30	160,933.64	163,093.65	175,457.34
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	22,115.40	14.54%	152,123.74	167,446.75	195,907.55	171,602.44	209,680.97	210,511.62	203,173.10	206,284.95	188,557.35	173,923.37	160,405.76	162,367.48	174,239.14
A la Vista	14,805.47	26.02%	56,896.05	65,446.03	83,814.39	75,335.07	93,870.48	93,969.71	96,821.04	101,477.10	89,817.24	74,870.07	60,095.81	58,775.94	71,701.52
A Plazo	(3,516.90)	(3.88%)	90,745.92	92,534.50	96,523.33	81,712.39	101,059.07	101,870.10	96,399.68	92,408.74	86,284.07	83,687.24	82,728.28	84,739.42	87,229.02
De Ahorros	10,826.83	241.57%	4,481.78	9,466.22	15,569.83	14,554.98	14,751.42	14,671.81	9,952.38	12,399.11	12,456.04	15,366.07	17,581.67	18,852.13	15,308.60
De Bancos	1,218.21	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148.81	140.92	527.88	726.17	1,218.21
A la Vista	213.21	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63.81	35.92	22.88	221.17	213.21
A Plazo	1,005.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85.00	105.00	505.00	505.00	1,005.00
<b>OBLIGACIONES</b>	<b>9,970.49</b>	<b>152.70%</b>	<b>6,529.51</b>	<b>0.00</b>	<b>0.00</b>	<b>8,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,000.00</b>	<b>13,997.28</b>	<b>23,074.57</b>	<b>18,461.17</b>	<b>16,500.00</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	9,970.49	152.70%	6,529.51	0.00	0.00	8,000.00	0.00	0.00	0.00	0.00	3,000.00	13,997.28	23,074.57	18,461.17	16,500.00
<b>OTROS PASIVOS</b>	<b>(3,270.29)</b>	<b>(44.70%)</b>	<b>7,316.86</b>	<b>5,583.13</b>	<b>6,213.78</b>	<b>3,784.58</b>	<b>5,769.26</b>	<b>4,763.70</b>	<b>4,448.21</b>	<b>4,364.17</b>	<b>4,802.27</b>	<b>5,819.12</b>	<b>5,341.31</b>	<b>4,848.81</b>	<b>4,046.57</b>
Locales	(2,247.72)	(72.47%)	3,101.67	477.77	556.54	364.41	993.38	1,071.37	1,018.16	1,070.29	1,657.78	1,043.34	1,005.58	950.95	853.94
Extranjero	(1,022.56)	(24.26%)	4,215.19	5,105.36	5,657.24	3,420.17	4,775.88	3,692.33	3,430.05	3,293.88	3,144.48	4,775.79	4,335.73	3,897.87	3,192.62
<b>PATRIMONIO</b>	<b>(1,251.98)</b>	<b>(4.78%)</b>	<b>26,178.76</b>	<b>27,051.81</b>	<b>27,380.90</b>	<b>27,250.10</b>	<b>28,080.82</b>	<b>27,171.41</b>	<b>23,294.42</b>	<b>22,790.61</b>	<b>21,070.63</b>	<b>22,389.51</b>	<b>25,693.38</b>	<b>25,092.80</b>	<b>24,926.78</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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	2,203.83	23.40%	9,420.00	11,670.78	11,670.78	11,670.78	11,670.78	11,670.78	11,623.83	11,623.83	11,623.83	11,623.83	11,623.83	11,623.83	11,623.83
Utilidad de Periodo	974.84	43.31%	2,250.79	580.54	852.25	1,217.30	2,151.78	2,411.08	2,514.96	2,694.26	2,860.12	3,212.66	3,465.28	3,434.58	3,225.62

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Ganancia o Perdida en Valores Disponible para la Venta	(4,430.65)	(487.97%)	907.98	1,200.48	1,257.87	762.01	658.25	(510.45)	(4,444.36)	(5,127.48)	(7,013.32)	(6,046.98)	(2,995.73)	(3,565.61)	(3,522.67)
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>31,278.85</b>	<b>16.16%</b>	<b>193,552.99</b>	<b>201,461.84</b>	<b>231,203.26</b>	<b>213,731.06</b>	<b>246,896.82</b>	<b>245,811.88</b>	<b>233,964.69</b>	<b>236,860.20</b>	<b>221,012.52</b>	<b>219,756.29</b>	<b>219,242.14</b>	<b>215,077.45</b>	<b>224,831.84</b>