

**FPB BANK, INC.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2014 A DICIEMBRE 2015**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(5,362.54)	(16.60%)	32,305.67	22,941.42	16,492.52	15,683.45	17,481.37	26,414.50	18,910.17	20,329.07	21,218.39	19,281.88	18,895.90	19,435.14	26,943.13
Depositos Locales en Bancos	1,827.76	99.32%	1,840.23	2,029.92	3,246.54	3,878.03	3,612.21	2,025.78	1,847.32	2,551.21	2,165.70	2,348.35	1,873.07	1,868.37	3,668.00
A la Vista	(172.24)	(9.36%)	1,840.23	2,029.92	3,246.54	3,878.03	3,612.21	2,025.78	1,847.32	2,551.21	2,165.70	2,348.35	1,873.07	1,868.37	1,668.00
A Plazo	2,000.00	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	2,000.00
Depositos Extranjeros en Bancos	(7,241.55)	(23.89%)	30,313.25	20,729.37	13,115.96	11,706.77	13,753.12	24,212.57	16,987.46	17,689.64	18,940.14	16,838.49	16,975.27	17,494.64	23,071.70
A la Vista	(7,189.87)	(23.76%)	30,261.57	20,729.37	13,115.96	11,706.77	13,753.12	24,212.57	16,987.46	17,689.64	18,940.14	16,838.49	16,975.27	17,494.64	23,071.70
A Plazo	(51.68)	(100.00%)	51.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	51.25	33.67%	152.19	182.13	130.03	98.65	116.03	176.15	75.39	88.21	112.54	95.04	47.56	72.13	203.44
<b>CARTERA CREDITICIA</b>	6,344.39	9.93%	63,909.70	60,705.04	61,007.86	61,288.45	61,870.67	61,353.45	66,492.20	65,786.88	65,600.63	70,474.30	69,395.88	68,141.79	70,254.09
Locales	11,544.23	59.35%	19,451.12	19,237.00	19,222.33	19,188.93	19,602.93	21,308.16	25,765.65	25,882.77	25,504.52	28,206.79	28,676.10	28,659.93	30,995.35
Extranjero	(5,198.61)	(11.68%)	44,520.42	41,508.37	41,825.86	42,139.85	42,308.07	40,085.62	40,769.37	39,946.93	40,138.93	42,330.57	40,782.83	39,544.91	39,321.81
Menos Provisiones	1.23	1.98%	61.83	40.33	40.33	40.33	40.33	40.33	42.82	42.82	42.82	63.06	63.06	63.06	63.06
Locales	48.54	0.00%	0.00	0.00	30.09	5.02	4.99	4.99	26.18	26.32	26.32	38.85	38.85	38.85	48.54
Extranjero	(47.31)	(76.52%)	61.83	40.33	10.24	35.31	35.34	35.34	16.64	16.50	16.50	24.20	24.20	24.20	14.52
<b>INVERSIONES EN VALORES</b>	(1,450.02)	(1.22%)	118,449.78	125,480.60	128,478.25	128,312.55	130,323.54	116,434.44	125,688.19	122,122.07	127,260.27	122,262.73	124,313.01	128,175.19	116,999.76
Locales	909.71	1,006.10%	90.42	0.00	0.00	0.00	0.00	0.00	0.00	1,015.37	1,001.70	995.81	1,008.89	1,002.55	1,000.13
Extranjero	(2,359.74)	(1.99%)	118,359.36	125,480.60	128,478.25	128,312.55	130,323.54	116,434.44	125,688.19	121,106.70	126,258.57	121,266.92	123,304.13	127,172.64	115,999.62
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>	(1,014.09)	(9.20%)	11,017.17	8,791.60	11,511.77	11,538.86	9,718.84	11,230.14	9,394.77	9,333.42	10,809.18	11,627.20	8,668.98	9,683.35	10,003.08
Locales	(152.63)	(8.56%)	1,783.77	2,087.32	2,071.90	1,906.86	1,902.35	1,898.55	1,862.32	1,895.99	1,919.32	1,790.77	1,754.31	1,796.48	1,631.14
Extranjero	(861.46)	(9.33%)	9,233.39	6,704.28	9,439.87	9,632.00	7,816.48	9,331.59	7,532.45	7,437.43	8,889.86	9,836.43	6,914.67	7,886.87	8,371.93
<b>TOTAL DE ACTIVOS</b>	(1,482.26)	(0.66%)	225,682.32	217,918.66	217,490.40	216,823.31	219,394.42	215,432.53	220,485.32	217,571.43	224,888.47	223,646.12	221,273.77	225,435.46	224,200.06
<b>DEPOSITOS</b>	(19,278.28)	(10.33%)	186,593.68	179,793.73	169,389.08	176,881.73	172,233.90	175,416.91	174,786.60	184,347.00	182,545.45	178,651.91	181,129.11	174,757.81	167,315.40
Locales	7,284.14	101.59%	7,170.43	6,395.51	7,769.75	9,995.94	9,380.40	9,430.09	12,591.18	12,776.29	13,285.07	13,922.31	12,814.39	11,706.40	14,454.56

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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	5,284.14	73.69%	7,170.43	6,395.51	7,769.75	9,995.94	9,380.40	9,430.09	12,591.18	12,776.29	13,285.07	13,922.31	12,814.39	11,706.40	12,454.56
A la Vista	1,397.23	60.72%	2,300.92	2,135.46	3,119.88	2,949.43	3,802.05	3,790.72	3,561.08	3,570.20	3,601.52	3,936.03	3,318.66	3,123.60	3,698.15
A Plazo	2,618.58	508.33%	515.14	515.48	515.48	517.21	517.56	567.56	3,457.66	3,475.26	3,572.46	3,735.66	3,262.51	3,174.31	3,133.71
De Ahorros	1,268.33	29.13%	4,354.37	3,744.56	4,134.38	6,529.30	5,060.79	5,071.81	5,572.45	5,730.83	6,111.08	6,250.62	6,233.22	5,408.49	5,622.70
De Bancos	2,000.00	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	2,000.00
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	2,000.00	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	2,000.00
Extranjero	(26,562.42)	(14.80%)	179,423.26	173,398.23	161,619.33	166,885.78	162,853.50	165,986.82	162,195.41	171,570.71	169,260.38	164,729.60	168,314.72	163,051.41	152,860.84
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	(26,520.79)	(15.13%)	175,303.06	169,281.91	157,508.63	162,778.03	158,750.71	161,882.83	158,093.74	167,471.69	165,161.63	160,633.62	164,234.85	158,971.94	148,782.28
A la Vista	(3,070.40)	(4.67%)	65,714.82	63,389.38	53,285.67	67,631.53	61,168.44	62,998.76	64,619.38	73,369.78	65,447.22	61,069.23	63,749.22	62,730.33	62,644.41
A Plazo	(26,299.39)	(29.20%)	90,070.54	85,779.10	84,027.33	75,532.08	77,423.29	78,509.06	73,996.81	74,407.32	78,361.84	78,002.93	78,198.17	73,792.08	63,771.15
De Ahorros	2,849.01	14.60%	19,517.71	20,113.43	20,195.64	19,614.43	20,158.98	20,375.01	19,477.54	19,694.59	21,352.57	21,561.45	22,287.46	22,449.53	22,366.71
De Bancos	(41.64)	(1.01%)	4,120.20	4,116.32	4,110.69	4,107.75	4,102.79	4,103.99	4,101.67	4,099.02	4,098.75	4,095.98	4,079.87	4,079.47	4,078.56
A la Vista	358.36	311.09%	115.20	111.32	505.69	502.75	497.79	498.99	496.67	494.02	493.75	490.98	474.87	474.47	473.56
A Plazo	(400.00)	(9.99%)	4,005.00	4,005.00	3,605.00	3,605.00	3,605.00	3,605.00	3,605.00	3,605.00	3,605.00	3,605.00	3,605.00	3,605.00	3,605.00
<b>OBLIGACIONES</b>	<b>15,620.55</b>	<b>130.17%</b>	<b>12,000.00</b>	<b>12,000.00</b>	<b>19,020.95</b>	<b>13,811.16</b>	<b>16,924.76</b>	<b>11,788.72</b>	<b>17,540.74</b>	<b>6,699.37</b>	<b>13,419.81</b>	<b>14,402.48</b>	<b>7,608.81</b>	<b>17,321.18</b>	<b>27,620.55</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	15,620.55	130.17%	12,000.00	12,000.00	19,020.95	13,811.16	16,924.76	11,788.72	17,540.74	6,699.37	13,419.81	14,402.48	7,608.81	17,321.18	27,620.55
<b>OTROS PASIVOS</b>	<b>(3,426.00)</b>	<b>(60.02%)</b>	<b>5,708.17</b>	<b>5,844.46</b>	<b>6,250.32</b>	<b>4,897.00</b>	<b>7,125.91</b>	<b>4,728.53</b>	<b>5,040.15</b>	<b>4,308.55</b>	<b>4,431.50</b>	<b>4,228.42</b>	<b>4,326.92</b>	<b>5,197.28</b>	<b>2,282.17</b>
Locales	(13.53)	(1.19%)	1,135.95	1,789.61	2,375.38	827.71	3,280.42	1,763.36	1,149.21	1,119.78	1,395.00	1,218.19	880.68	980.69	1,122.42
Extranjero	(3,412.48)	(74.63%)	4,572.23	4,054.85	3,874.94	4,069.30	3,845.49	2,965.17	3,890.94	3,188.77	3,036.50	3,010.24	3,446.24	4,216.59	1,159.75
<b>PATRIMONIO</b>	<b>5,601.47</b>	<b>26.20%</b>	<b>21,380.46</b>	<b>20,280.47</b>	<b>22,830.06</b>	<b>21,233.41</b>	<b>23,109.84</b>	<b>23,498.37</b>	<b>23,117.83</b>	<b>22,216.51</b>	<b>24,491.72</b>	<b>26,363.30</b>	<b>28,208.93</b>	<b>28,159.19</b>	<b>26,981.93</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	(22.66)	(2.02%)	1,122.94	1,122.94	1,122.94	771.75	807.88	810.88	867.98	867.98	771.75	1,100.28	1,100.28	1,100.28	1,100.28
Provisiones Dinámicas	(22.66)	(2.02%)	1,122.94	1,122.94	1,122.94	771.75	771.75	771.75	771.75	771.75	771.75	1,100.28	1,100.28	1,100.28	1,100.28
Otras Reservas	0.00	0.00%	0.00	0.00	0.00	0.00	36.12	39.12	96.23	96.23	0.00	0.00	0.00	0.00	0.00

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Utilidad de Periodos Anteriores	900.50	7.05%	12,767.31	13,670.57	13,670.57	14,021.76	13,985.63	13,957.22	13,900.12	13,900.12	13,996.35	13,667.81	13,667.81	13,667.81	13,667.81
Utilidad de Periodo	(806.32)	(89.27%)	903.26	12.27	31.00	(66.18)	(62.93)	124.38	153.86	217.54	84.93	66.42	20.20	45.97	96.93
Ganancia o Perdida en Valores Disponible para la Venta	5,529.95	(78.85%)	(7,013.05)	(8,125.31)	(5,594.45)	(7,093.91)	(5,220.74)	(4,994.10)	(5,404.13)	(6,369.13)	(3,961.31)	(2,071.22)	(179.37)	(254.88)	(1,483.10)
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>(1,482.26)</b>	<b>(0.66%)</b>	<b>225,682.32</b>	<b>217,918.66</b>	<b>217,490.40</b>	<b>216,823.31</b>	<b>219,394.42</b>	<b>215,432.53</b>	<b>220,485.32</b>	<b>217,571.43</b>	<b>224,888.47</b>	<b>223,646.12</b>	<b>221,273.77</b>	<b>225,435.46</b>	<b>224,200.06</b>