



**FPB Bank, Inc.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 19**

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
<b>BALANCE DE SITUACION</b>										
Total de Activos	174,052.31	158,836.21	160,582.30	157,373.11	164,824.33	153,144.63	153,798.89	147,509.00	111,734.21	
Activos Líquidos	26,319.55	9,858.12	10,976.70	13,311.76	13,772.92	2,762.67	3,071.41	3,298.42	5,216.52	
Total de Préstamos	13,701.87	15,922.00	21,807.46	24,305.58	35,595.76	39,309.07	44,161.96	48,240.75	53,433.63	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	13,701.87	15,922.00	21,807.46	24,305.58	35,595.76	39,309.07	44,161.96	48,240.75	53,433.63	
Total de Inversiones	131,225.71	129,523.56	124,785.92	116,637.34	112,748.20	107,658.82	103,364.53	87,112.74	49,364.32	
Total de Depósitos	146,276.56	131,704.02	131,679.83	129,068.72	138,970.68	126,408.80	125,177.74	115,538.65	92,337.59	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	146,276.56	131,704.02	131,679.83	129,068.72	138,970.68	126,408.80	125,177.74	115,538.65	92,337.59	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	140,460.56	125,155.30	125,124.49	122,495.11	132,208.93	118,639.83	125,177.74	115,538.65	92,337.59	
Depósitos de Bancos	5,816.00	6,548.72	6,555.34	6,573.61	6,761.76	7,768.97	0.00	0.00	0.00	
Patrimonio Total	16,606.51	19,303.01	21,412.92	21,458.36	20,319.73	19,800.95	20,601.10	16,803.70	17,392.02	
<b>PROMEDIO (12 MESES)</b>										
Total de Activos	151,008.95	139,956.11	144,386.49	140,892.77	169,438.32	155,990.42	157,190.60	152,441.05	138,279.27	
Activos Generadores de Ingresos	118,132.92	119,417.14	132,897.17	124,371.70	146,635.77	146,206.73	147,059.93	138,148.20	125,570.96	
Total de Prestamos	12,438.70	14,039.76	17,623.34	19,597.71	24,648.82	27,615.53	32,984.71	36,273.16	44,514.70	
Total de Inversiones	105,694.22	105,377.37	115,273.83	104,773.99	121,986.96	118,591.19	114,075.23	101,875.04	81,056.26	
Patrimonio Total	14,573.46	16,659.86	17,935.97	18,562.06	18,463.12	19,551.98	21,007.01	19,131.03	18,855.87	
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>										
Ingreso por Intereses	8,648.95	2,595.57	4,967.72	7,444.12	9,899.94	2,474.09	4,627.74	6,755.89	8,341.74	
Egreso de Operaciones	5,417.04	1,849.94	3,676.37	5,404.86	6,973.46	1,444.06	2,596.20	3,601.04	4,362.30	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	3,231.91	745.63	1,291.35	2,039.26	2,926.48	1,030.03	2,031.55	3,154.86	3,979.44
Otros Ingresos	5,509.08	2,472.74	5,035.55	7,135.10	9,237.60	584.97	1,918.79	2,578.78	4,259.85
Ingreso de Operaciones	8,740.99	3,218.37	6,326.90	9,174.36	12,164.08	1,615.00	3,950.33	5,733.64	8,239.29
Egresos Generales	4,771.67	1,189.86	2,085.72	3,983.10	5,829.24	3,248.55	4,374.94	7,825.80	11,015.11
Utilidad Antes de Provisiones	3,969.31	2,028.51	4,241.18	5,191.25	6,334.84	-1,633.55	-424.61	-2,092.15	-2,775.82
Utilidad del Periodo	3,969.31	2,028.48	4,241.14	5,191.22	6,334.81	-1,895.36	-760.06	-2,442.90	-3,346.28
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	834.10	1,330.61	76.20	110.92	0.26	0.00	0.00	0.00	202.49
Total Provisiones Para Préstamos	332.56	0.00	0.00	0.00	0.00	261.81	335.45	350.75	570.46
Préstamos Vencidos / Préstamos Totales (%)	6.09	8.36	0.35	0.46	0.00	0.00	0.00	0.00	0.38
Provisiones / Préstamos Vencidos (%)	39.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	281.73
Provisiones para Préstamos / Préstamos Totales (%)	2.43	0.00	0.00	0.00	0.00	0.67	0.76	0.73	1.07
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	9.54	12.15	13.33	13.64	12.33	12.93	13.39	11.39	15.57
Patrimonio / Activos Generadores de Ing. (%)	11.46	13.27	14.61	15.22	13.70	13.47	13.96	12.41	16.92
Patrimonio / Préstamos Totales (%)	121.20	121.23	98.19	88.29	57.08	50.37	46.65	34.83	32.55
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	17.99	7.49	8.34	10.31	9.91	2.19	2.45	2.85	5.65
Activos Líquidos / Activos Totales (%)	15.12	6.21	6.84	8.46	8.36	1.80	2.00	2.24	4.67
Activos Líquidos + Inversiones / Depósitos Totales (%)	107.70	105.83	103.10	100.68	91.04	87.35	85.03	78.25	59.11
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	3.36	6.79	6.38	5.57	4.32	-5.19	-1.03	-2.36	-2.66
Utilidad Neta / Total de Activos (Promedio) (%)	2.63	5.80	5.87	4.91	3.74	-4.86	-0.97	-2.14	-2.42
Utilidad Neta / Patrimonio Total (Promedio) (%)	27.24	48.70	47.29	37.29	34.31	-38.78	-7.24	-17.03	-17.75
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.32	8.69	7.48	7.98	6.75	6.77	6.29	6.52	6.64
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.59	6.20	5.53	5.79	4.76	3.95	3.53	3.48	3.47
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.74	2.50	1.94	2.19	2.00	2.82	2.76	3.04	3.17
Egresos Generales / Ingresos de Operaciones (%)	54.59	36.97	32.97	43.42	47.92	201.15	110.75	136.49	133.69



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	4.66	8.28	7.58	7.65	6.30	1.60	2.61	2.49	3.39
PRODUCTIVIDAD									
Número de Empleados	8.00	9.00	11.00	13.00	9.00	9.00	11.00	11.00	14.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	1,712.73	1,769.11	1,982.50	1,869.66	3,955.08	4,367.67	4,014.72	4,385.52	3,816.69
Depósitos Totales / Empleados	18,284.57	14,633.78	11,970.89	9,928.36	15,441.19	14,045.42	11,379.79	10,503.51	6,595.54
Utilidad Neta / Empleados	496.16	225.39	385.56	399.32	703.87	-210.60	-69.10	-222.08	-239.02
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	36.01	31.19	25.27	26.49	-5.30	-3.58	-4.22	-6.27	-32.21
Préstamos (%)	22.61	30.96	62.27	63.24	159.79	146.89	102.51	98.48	50.11
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	22.61	30.96	62.27	63.24	159.79	146.89	102.51	98.48	50.11
Depósitos (%)	35.77	26.06	31.41	35.26	-4.99	-4.02	-4.94	-10.48	-33.56
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	35.77	26.06	31.41	35.26	-4.99	-4.02	-4.94	-10.48	-33.56
Patrimonio (%)	32.42	37.71	48.09	36.98	22.36	2.58	-3.79	-21.69	-14.41
Utilidad Neta (%)	64.44	18.56	17.91	15.93	59.59	-193.44	-117.92	-147.06	-152.82
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	13,200.34	15,326.38	21,345.05	24,264.45	35,595.51	39,570.88	44,497.41	48,469.58	53,801.60
Mencion Especial	580.84	425.83	0.00	34.98	0.00	0.00	0.00	121.92	0.00
Subnormal	0.00	0.00	386.21	0.10	0.00	0.00	0.00	0.00	0.00
Dudoso	253.26	169.80	0.00	6.05	0.26	0.00	0.00	0.00	202.49
Irrecuperable	0.00	0.00	76.20	0.00	0.00	0.00	0.00	0.00	0.00