



FPB Bank, Inc.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	164,824.33	153,144.63	153,798.89	147,509.00	110,747.20	133,534.90	126,628.24	142,612.62	138,707.80	
Activos Líquidos	13,772.92	2,762.67	3,071.41	3,298.42	5,216.52	27,183.09	16,593.58	20,300.51	5,501.16	
Total de Préstamos	35,595.76	39,309.07	44,161.96	48,240.75	53,433.63	53,820.62	53,707.25	49,182.53	53,406.45	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	35,595.76	39,309.07	44,161.96	48,240.75	53,433.63	53,820.62	53,707.25	49,182.53	53,406.45	
Total de Inversiones	112,748.20	107,658.82	103,364.53	87,112.74	48,474.39	48,160.39	52,770.16	69,429.50	76,026.75	
Total de Depósitos	138,970.68	126,408.80	125,177.74	115,538.65	92,337.59	109,188.20	99,034.21	110,694.15	106,769.70	
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	138,970.68	126,408.80	125,177.74	115,538.65	92,337.59	109,188.20	99,034.21	110,694.15	106,769.70	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	132,208.93	118,639.83	125,177.74	115,538.65	92,337.59	109,188.20	99,034.21	110,694.15	98,769.70	
Depósitos de Bancos	6,761.76	7,768.97	0.00	0.00	0.00	0.00	0.00	0.00	8,000.00	
Patrimonio Total	20,319.73	19,800.95	20,601.10	16,803.70	16,419.66	16,070.91	19,085.64	21,729.72	20,521.68	
PROMEDIO (12 MESES)										
Total de Activos	169,438.32	155,990.42	157,190.60	152,441.05	137,785.77	143,339.77	140,213.57	145,060.81	124,727.50	
Activos Generadores de Ingresos	146,635.77	146,206.73	147,059.93	138,148.20	125,126.00	124,474.45	127,001.95	126,982.76	115,670.61	
Total de Prestamos	24,648.82	27,615.53	32,984.71	36,273.16	44,514.70	46,564.84	48,934.61	48,711.64	53,420.04	
Total de Inversiones	121,986.96	118,591.19	114,075.23	101,875.04	80,611.30	77,909.61	78,067.34	78,271.12	62,250.57	
Patrimonio Total	18,463.12	19,551.98	21,007.01	19,131.03	18,369.69	17,935.93	19,843.37	19,266.71	18,470.67	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	9,899.94	2,474.09	4,627.74	6,755.89	8,341.74	1,599.52	3,151.63	4,521.11	6,077.90	
Egreso de Operaciones	6,973.46	1,444.06	2,596.20	3,601.04	4,362.30	666.56	1,278.53	1,913.62	2,527.93	



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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	2,926.48	1,030.03	2,031.55	3,154.86	3,979.44	932.97	1,873.10	2,607.49	3,549.97
Otros Ingresos	9,237.60	584.97	1,918.79	2,578.78	4,274.49	355.86	1,918.15	4,932.67	7,065.43
Ingreso de Operaciones	12,164.08	1,615.00	3,950.33	5,733.64	8,253.94	1,288.82	3,791.25	7,540.16	10,615.40
Egresos Generales	5,829.24	3,248.55	4,374.94	7,825.80	11,656.63	1,409.40	3,216.78	6,464.40	8,642.75
Utilidad Antes de Provisiones	6,334.84	-1,633.55	-424.61	-2,092.15	-3,402.70	-120.57	574.47	1,075.76	1,972.65
Utilidad del Periodo	6,334.81	-1,895.36	-760.06	-2,442.90	-4,203.01	-145.70	281.17	628.12	-581.34
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	0.26	0.00	0.00	0.00	202.49	77.48	78.49	176.30	0.00
Total Provisiones Para Préstamos	0.00	261.81	335.45	350.75	570.46	403.34	396.68	283.34	2,149.54
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.38	0.14	0.15	0.36	0.00
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	281.73	520.59	505.37	160.72	0.00
Provisiones para Préstamos / Préstamos Totales (%)	0.00	0.67	0.76	0.73	1.07	0.75	0.74	0.58	4.02
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	12.33	12.93	13.39	11.39	14.83	12.03	15.07	15.24	14.79
Patrimonio / Activos Generadores de Ing. (%)	13.70	13.47	13.96	12.41	16.11	15.76	17.92	18.32	15.86
Patrimonio / Préstamos Totales (%)	57.08	50.37	46.65	34.83	30.73	29.86	35.54	44.18	38.43
Indice de Adecuacion de Capital	21.37	18.91	20.08	15.49	24.20	24.00	24.10	20.82	19.42
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	9.91	2.19	2.45	2.85	5.65	24.90	16.76	18.34	5.15
Activos Líquidos / Activos Totales (%)	8.36	1.80	2.00	2.24	4.71	20.36	13.10	14.23	3.97
Activos Líquidos + Inversiones / Depósitos Totales (%)	91.04	87.35	85.03	78.25	58.15	69.00	70.04	81.06	76.36
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	4.32	-5.19	-1.03	-2.36	-3.36	-0.47	0.44	0.66	-0.50
Utilidad Neta / Total de Activos (Promedio) (%)	3.74	-4.86	-0.97	-2.14	-3.05	-0.41	0.40	0.58	-0.47
Utilidad Neta / Patrimonio Total (Promedio) (%)	34.31	-38.78	-7.24	-17.03	-22.88	-3.25	2.83	4.35	-3.15
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.75	6.77	6.29	6.52	6.67	5.14	4.96	4.75	5.25
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.76	3.95	3.53	3.48	3.49	2.14	2.01	2.01	2.19



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.00	2.82	2.76	3.04	3.18	3.00	2.95	2.74	3.07
Egresos Generales / Ingresos de Operaciones (%)	47.92	201.15	110.75	136.49	141.23	109.36	84.85	85.73	81.42
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	6.30	1.60	2.61	2.49	3.42	1.14	3.02	5.18	6.11
PRODUCTIVIDAD									
Número de Empleados	9.00	9.00	11.00	11.00	14.00	11.00	13.00	15.00	15.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	3,955.08	4,367.67	4,014.72	4,385.52	3,816.69	4,892.78	4,131.33	3,278.84	3,560.43
Depósitos Totales / Empleados	15,441.19	14,045.42	11,379.79	10,503.51	6,595.54	9,926.20	7,618.02	7,379.61	7,117.98
Utilidad Neta / Empleados	703.87	-210.60	-69.10	-222.08	-300.21	-13.25	21.63	41.87	-38.76
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	-5.30	-3.58	-4.22	-6.27	-32.81	-12.80	-17.67	-3.32	25.25
Préstamos (%)	159.79	146.89	102.51	98.48	50.11	36.92	21.61	1.95	-0.05
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	159.79	146.89	102.51	98.48	50.11	36.92	21.61	1.95	-0.05
Depósitos (%)	-4.99	-4.02	-4.94	-10.48	-33.56	-13.62	-20.89	-4.19	15.63
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	-4.99	-4.02	-4.94	-10.48	-33.56	-13.62	-20.89	-4.19	15.63
Patrimonio (%)	22.36	2.58	-3.79	-21.69	-19.19	-18.84	-7.36	29.32	24.98
Utilidad Neta (%)	59.59	-193.44	-117.92	-147.06	-166.35	-92.31	-136.99	-125.71	-86.17
CLASIFICACION PRESTAMOS									
Normal	35,595.51	39,570.88	44,497.41	48,469.58	53,678.34	54,146.48	54,025.44	49,289.57	42,559.27
Mencion Especial	0.00	0.00	0.00	121.92	0.00	0.00	0.00	0.00	0.00
Subnormal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,996.72
Dudoso	0.26	0.00	0.00	0.00	325.74	77.48	78.49	176.30	0.00
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00