

FPB BANK, INC.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	110,747.20	133,534.90	126,628.24	142,612.62	138,707.80	154,147.81	146,831.82	149,363.02	154,519.11
ACTIVOS LIQUIDOS	5,216.52	27,183.09	16,593.58	20,300.51	5,501.16	16,843.69	15,101.90	29,677.66	16,916.18
TOTAL DE PRESTAMOS	53,433.63	53,820.62	53,707.25	49,182.53	53,406.45	67,185.24	54,046.45	50,447.93	48,254.54
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	53,433.63	53,820.62	53,707.25	49,182.53	53,406.45	67,185.24	54,046.45	50,447.93	48,254.54
TOTAL DE INVERSIONES	48,474.39	48,160.39	52,770.16	69,429.50	76,026.75	67,387.67	74,868.05	66,649.89	87,175.11
TOTAL DE DEPOSITOS	92,337.59	109,188.20	99,034.21	110,694.15	106,769.70	123,103.15	116,621.27	118,022.26	120,010.67
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	92,337.59	109,188.20	99,034.21	110,694.15	106,769.70	123,103.15	116,621.27	118,022.26	120,010.67
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	92,337.59	109,188.20	99,034.21	110,694.15	98,769.70	115,103.15	108,621.27	110,022.26	107,010.67
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	8,000.00	8,000.00	8,000.00	8,000.00	13,000.00
PATRIMONIO TOTAL	16,419.66	16,070.91	19,085.64	21,729.72	20,521.68	21,731.72	22,040.02	22,982.69	20,443.13
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	137,674.18	143,339.77	140,213.57	145,060.81	124,727.50	143,841.36	136,730.03	145,987.82	146,613.45
ACTIVOS GENERADORES DE INGRESOS	125,014.41	124,474.45	127,001.95	126,982.76	115,670.61	118,276.96	117,695.96	117,854.92	132,431.42
TOTAL DE PRESTAMOS	44,403.11	46,564.84	48,934.61	48,711.64	53,420.04	60,502.93	53,876.85	49,815.23	50,830.50
TOTAL DE INVERSIONES	80,611.30	77,909.61	78,067.34	78,271.12	62,250.57	57,774.03	63,819.11	68,039.69	81,600.93
PATRIMONIO TOTAL	18,258.10	17,935.93	19,843.37	19,266.71	18,470.67	18,901.32	20,562.83	22,356.21	20,482.40
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	8,341.74	1,599.52	3,151.63	4,521.11	6,077.90	1,521.33	2,851.03	4,265.62	5,627.69
EGRESOS DE OPERACIONES	4,362.30	666.56	1,278.53	1,913.62	2,527.93	652.78	1,379.27	2,146.48	2,819.33
INGRESO NETO DE INTERESES	3,979.44	932.97	1,873.10	2,607.49	3,549.97	868.55	1,471.76	2,119.15	2,808.36

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OTROS INGRESOS	4,274.49	355.86	1,918.15	4,932.67	7,065.43	1,737.09	4,596.04	8,058.56	11,851.66
INGRESO DE OPERACIONES	8,253.94	1,288.82	3,791.25	7,540.16	10,615.40	2,605.64	6,067.80	10,177.70	14,660.02
EGRESOS GENERALES	11,656.63	1,409.40	3,216.78	6,464.40	8,642.75	1,382.42	3,258.88	5,463.26	9,242.58
UTILIDAD ANTES DE PROVISIONES	(3,402.70)	(120.57)	574.47	1,075.76	1,972.65	1,223.22	2,808.93	4,714.45	5,417.45
UTILIDAD DEL PERIODO	(4,203.01)	(145.70)	281.17	628.12	(581.34)	1,049.50	2,528.46	3,067.64	2,494.64
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	202.49	77.48	78.49	176.30	0.00	4,206.62	4,206.62	4,206.62	0.00
TOTAL PROVISIONES PARA PRESTAMOS	570.46	403.34	396.68	283.34	2,149.54	2,370.39	2,329.84	3,698.58	155.94
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.38	0.14	0.15	0.36	0.00	6.26	7.78	8.34	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	281.73	520.59	505.37	160.72	0.00	56.35	55.39	87.92	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.07	0.75	0.74	0.58	4.02	3.53	4.31	7.33	0.32
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	14.83	12.03	15.07	15.24	14.79	14.10	15.01	15.39	13.23
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.11	15.76	17.92	18.32	15.86	16.15	17.10	19.63	15.10
PATRIMONIO / PRESTAMOS TOTALES (%)	30.73	29.86	35.54	44.18	38.43	32.35	40.78	45.56	42.37
INDICE DE ADECUACION DE CAPITAL	25.16	24.14	24.11	20.82	19.42	23.18	23.22	25.04	24.76
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	5.65	24.90	16.76	18.34	5.15	13.68	12.95	25.15	14.10
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	4.71	20.36	13.10	14.23	3.97	10.93	10.29	19.87	10.95
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	58.15	69.00	70.04	81.06	76.36	68.42	77.15	81.62	86.74
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(3.36)	(0.47)	0.44	0.66	(0.50)	3.55	4.30	3.47	1.88
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(3.05)	(0.41)	0.40	0.58	(0.47)	2.92	3.70	2.80	1.70
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(23.02)	(3.25)	2.83	4.35	(3.15)	22.21	24.59	18.30	12.18
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.67	5.14	4.96	4.75	5.25	5.14	4.84	4.83	4.25
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.49	2.14	2.01	2.01	2.19	2.21	2.34	2.43	2.13
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.18	3.00	2.95	2.74	3.07	2.94	2.50	2.40	2.12

