

**FIRST CENTRAL INTERNATIONAL 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                | 48,015.70    | 46,684.95   | 62,753.02    | 60,866.43     | 57,099.98    | 61,598.30   | 54,724.73    | 58,215.39     | 50,094.79    |
| ACTIVOS LIQUIDOS                | 22,395.78    | 18,832.30   | 31,758.32    | 20,230.09     | 14,716.21    | 12,507.13   | 9,049.49     | 13,389.41     | 10,860.80    |
| TOTAL DE PRESTAMOS              | 0.14         | 10.71       | 43.30        | 24.17         | 10.38        | 3,802.00    | 577.00       | 2,000.00      | 12.47        |
| LOCALES                         | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| EXTRANJEROS                     | 0.14         | 10.71       | 43.30        | 24.17         | 10.38        | 3,802.00    | 577.00       | 2,000.00      | 12.47        |
| TOTAL DE INVERSIONES            | 24,870.13    | 26,814.31   | 30,147.11    | 39,482.40     | 41,319.67    | 41,287.27   | 40,904.04    | 38,810.14     | 35,351.26    |
| TOTAL DE DEPOSITOS              | 43,965.19    | 43,061.64   | 55,038.23    | 51,977.46     | 51,681.14    | 55,763.65   | 48,801.84    | 46,576.67     | 43,735.18    |
| LOCALES                         | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 20.09        |
| 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          | 20.09        |
| DEPOSITOS DE BANCOS             | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| EXTRANJEROS                     | 43,965.19    | 43,061.64   | 55,038.23    | 51,977.46     | 51,681.14    | 55,763.65   | 48,801.84    | 46,576.67     | 43,715.09    |
| DEPOSITOS DE OFICIALES          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| DEPOSITOS DE PARTICULARES       | 43,965.19    | 43,061.64   | 55,038.23    | 51,977.46     | 51,681.14    | 55,763.65   | 48,801.84    | 46,576.67     | 43,715.09    |
| DEPOSITOS DE BANCOS             | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| PATRIMONIO TOTAL                | 3,817.18     | 3,375.67    | 3,710.59     | 4,538.22      | 5,087.77     | 5,424.17    | 5,666.23     | 6,372.06      | 6,119.66     |
| PROMEDIO (12 MESES)             |              |             |              |               |              |             |              |               |              |
| TOTAL DE ACTIVOS                | 42,967.26    | 40,132.50   | 54,883.93    | 52,161.44     | 52,557.84    | 54,141.63   | 58,738.87    | 59,540.91     | 53,597.38    |
| ACTIVOS GENERADORES DE INGRESOS | 20,020.00    | 25,345.54   | 26,874.90    | 32,502.62     | 33,100.16    | 35,957.14   | 35,835.73    | 40,158.35     | 38,346.89    |
| TOTAL DE PRESTAMOS              | 0.07         | 5.35        | 368.65       | 343.68        | 5.26         | 1,906.35    | 310.15       | 1,012.08      | 11.43        |
| TOTAL DE INVERSIONES            | 20,019.93    | 25,340.19   | 26,506.25    | 32,158.95     | 33,094.90    | 34,050.79   | 35,525.58    | 39,146.27     | 38,335.47    |
| PATRIMONIO TOTAL                | 3,672.94     | 3,617.76    | 3,457.91     | 3,778.17      | 4,452.48     | 4,399.92    | 4,688.41     | 5,455.14      | 5,603.72     |
| ESTADO DE GANANCIAS Y PERDIDAS  |              |             |              |               |              |             |              |               |              |
| INGRESOS POR INTERESES          | 2,134.85     | 291.95      | 571.82       | 900.07        | 1,287.78     | 375.91      | 791.67       | 1,175.33      | 1,606.40     |
| EGRESOS DE OPERACIONES          | 1,132.40     | 176.45      | 335.57       | 500.90        | 676.63       | 144.87      | 278.95       | 384.74        | 482.80       |
| INGRESO NETO DE INTERESES       | 1,002.45     | 115.49      | 236.25       | 399.17        | 611.15       | 231.04      | 512.72       | 790.59        | 1,123.60     |

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|---|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
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| OTROS INGRESOS  | 888.53       | 200.19      | 371.83       | 695.76        | 1,074.75     | 220.38      | 395.76       | 727.72        | 973.75       |
| INGRESO DE OPERACIONES  | 1,890.98     | 315.68      | 608.08       | 1,094.94      | 1,685.90     | 451.42      | 908.48       | 1,518.31      | 2,097.35     |
| EGRESOS GENERALES   | 2,019.90     | 371.87      | 670.00       | 957.07        | 1,259.79     | 311.16      | 700.28       | 1,183.35      | 1,603.03     |
| UTILIDAD ANTES DE PROVISIONES   | (128.92)     | (56.18)     | (61.91)      | 137.87        | 426.11       | 140.26      | 208.20       | 334.96        | 494.32       |
| UTILIDAD DEL PERIODO  | (113.92)     | (56.18)     | (61.91)      | 137.87        | 426.11       | 140.26      | 208.20       | 334.96        | 364.22       |
| <b>CALIDAD DE ACTIVOS</b>   |              |             |              |               |              |             |              |               |              |
| TOTAL DE PRESTAMOS VENCIDOS   | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| TOTAL PROVISIONES PARA PRESTAMOS  | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                              | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| PROVISIONES / PRESTAMOS VENCIDOS (%)                                    | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                      | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| <b>RAZONES DE CAPITAL</b>   |              |             |              |               |              |             |              |               |              |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 7.95         | 7.23        | 5.91         | 7.46          | 8.91         | 8.81        | 10.35        | 10.95         | 12.22        |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                        | 15.35        | 12.58       | 12.29        | 11.49         | 12.31        | 12.03       | 13.66        | 15.61         | 17.30        |
| PATRIMONIO / PRESTAMOS TOTALES (%)                                      | 2,783,214.91 | 31,527.23   | 8,568.73     | 18,776.88     | 49,032.00    | 142.67      | 982.02       | 318.60        | 49,056.57    |
| INDICE DE ADECUACION DE CAPITAL   | 26.47        | 26.42       | 19.63        | 12.04         | 12.22        | 13.69       | 13.16        | 13.61         | 14.84        |
| <b>LIQUIDEZ</b>   |              |             |              |               |              |             |              |               |              |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                               | 50.94        | 43.73       | 57.70        | 38.92         | 28.48        | 22.43       | 18.54        | 28.75         | 24.83        |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)                                  | 46.64        | 40.34       | 50.61        | 33.24         | 25.77        | 20.30       | 16.54        | 23.00         | 21.68        |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                  | 107.51       | 106.00      | 112.48       | 114.88        | 108.43       | 96.47       | 102.36       | 112.07        | 105.66       |
| <b>RENTABILIDAD</b>   |              |             |              |               |              |             |              |               |              |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | (0.57)       | (0.89)      | (0.46)       | 0.57          | 1.29         | 1.56        | 1.16         | 1.11          | 0.95         |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                         | (0.27)       | (0.56)      | (0.23)       | 0.35          | 0.81         | 1.04        | 0.71         | 0.75          | 0.68         |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                         | (3.10)       | (6.21)      | (3.58)       | 4.87          | 9.57         | 12.75       | 8.88         | 8.19          | 6.50         |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 10.66        | 4.61        | 4.26         | 3.69          | 3.89         | 4.18        | 4.42         | 3.90          | 4.19         |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)    | 5.66         | 2.78        | 2.50         | 2.05          | 2.04         | 1.61        | 1.56         | 1.28          | 1.26         |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS          | 5.01         | 1.82        | 1.76         | 1.64          | 1.85         | 2.57        | 2.86         | 2.62          | 2.93         |

