

FPB BANK, INC.
ESTADISTICAS FINANCIERAS
A JUNIO 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	169,889.47	159,333.19	150,763.40	150,758.14	96,298.91	90,301.97	72,893.02	0.00	0.00
ACTIVOS LIQUIDOS	18,115.83	30,171.51	81,999.03	84,678.41	48,553.17	58,180.25	45,330.76	0.00	0.00
TOTAL DE PRESTAMOS	68,463.59	62,035.01	55,741.94	52,393.52	34,373.23	26,415.95	23,096.94	0.00	0.00
LOCALES	25,011.29	19,539.71	13,231.88	9,896.22	8,135.68	499.18	486.59	0.00	0.00
EXTRANJEROS	43,452.30	42,495.30	42,510.06	42,497.30	26,237.55	25,916.78	22,610.35	0.00	0.00
TOTAL DE INVERSIONES	79,198.86	63,246.78	9,786.53	10,219.64	10,911.74	4,559.99	3,749.32	0.00	0.00
TOTAL DE DEPOSITOS	131,537.49	124,278.16	123,479.60	123,462.62	67,002.59	65,260.87	55,083.99	0.00	0.00
LOCALES	15,144.40	13,552.53	13,405.20	13,348.35	7,238.73	6,993.49	5,933.97	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	15,144.40	13,552.53	13,405.20	13,348.35	7,238.73	6,993.49	5,933.97	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	116,393.09	110,725.64	110,074.40	110,114.28	59,763.85	58,267.38	49,150.03	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	116,299.93	110,632.99	109,981.29	110,021.16	59,711.27	58,214.80	49,105.41	0.00	0.00
DEPOSITOS DE BANCOS	93.16	92.65	93.11	93.11	52.59	52.59	44.61	0.00	0.00
PATRIMONIO TOTAL	29,099.90	27,830.32	23,306.83	23,463.68	(8,843.40)	(11,067.16)	(11,342.19)	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	197,044.76	190,904.69	185,167.85	169,458.16	133,094.19	124,817.58	111,828.21	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	167,458.15	158,927.87	126,687.10	112,347.19	96,473.71	78,128.87	46,187.36	0.00	0.00
TOTAL DE PRESTAMOS	69,358.84	68,067.48	63,420.78	64,907.90	51,418.41	44,225.48	39,419.44	0.00	0.00
TOTAL DE INVERSIONES	98,099.31	90,860.38	63,266.32	47,439.29	45,055.30	33,903.38	6,767.93	0.00	0.00
PATRIMONIO TOTAL	28,040.91	27,544.31	25,160.96	25,625.19	10,128.25	8,381.58	5,982.32	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	9,948.51	1,708.43	3,341.24	3,783.90	9,327.21	(1,013.50)	(434.19)	0.00	0.00
EGRESOS DE OPERACIONES	3,132.87	629.22	880.40	884.01	993.88	25.47	51.99	0.00	0.00

INGRESO NETO DE INTERESES	6,815.64	1,079.21	2,460.84	2,899.89	8,333.33	(1,038.97)	(486.18)	0.00	0.00
OTROS INGRESOS	11,104.24	2,543.27	3,608.08	4,190.83	5,053.58	1,551.58	2,151.98	0.00	0.00
INGRESO DE OPERACIONES	17,919.88	3,622.48	6,068.92	7,090.72	13,386.92	512.62	1,665.81	0.00	0.00
EGRESOS GENERALES	13,158.50	2,078.61	9,378.45	10,456.70	11,674.87	2,726.86	3,459.17	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	4,761.38	1,543.87	(3,309.53)	(3,365.98)	1,712.05	(2,214.25)	(1,793.36)	0.00	0.00
UTILIDAD DEL PERIODO	2,156.37	65.66	(4,003.16)	(4,058.57)	(32,099.79)	(2,214.25)	(1,864.95)	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	4,668.79	10,932.76	19,313.07	41,033.75	29,374.23	29,330.49	25,409.17	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	966.34	2,444.55	2,439.07	2,437.41	7,282.88	7,245.14	6,620.81	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	6.82	17.62	34.65	78.32	85.46	111.03	110.01	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	20.70	22.36	12.63	5.94	24.79	24.70	26.06	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.41	3.94	4.38	4.65	21.19	27.43	28.67	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	17.13	17.47	15.46	15.56	(9.18)	(12.26)	(15.56)	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	19.71	22.21	35.57	37.47	(19.53)	(35.73)	(42.25)	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	42.50	44.86	41.81	44.78	(25.73)	(41.90)	(49.11)	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	13.77	24.28	66.41	68.59	72.46	89.15	82.29	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.66	18.94	54.39	56.17	50.42	64.43	62.19	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	73.98	75.17	74.33	76.86	88.75	96.14	89.10	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.29	0.17	(6.32)	(4.82)	(33.27)	(11.34)	(8.08)	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.09	0.14	(4.32)	(3.19)	(24.12)	(7.10)	(3.34)	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	7.69	0.95	(31.82)	(21.12)	(316.93)	(105.67)	(62.35)	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.94	4.30	5.27	4.49	9.67	(5.19)	(1.88)	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.87	1.58	1.39	1.05	1.03	0.13	0.23	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.07	2.72	3.88	3.44	8.64	(5.32)	(2.11)	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	73.43	57.38	154.53	147.47	87.21	531.95	207.66	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.63	6.40	5.70	4.97	5.24	7.94	9.32	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	44.00	43.00	15.00	13.00	11.00	11.00	7.00	0.00	0.00
NUMERO DE SUCURSALES	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	0.00
PRESTAMOS / EMPLEADOS	1,555.99	1,442.67	3,716.13	4,030.27	3,124.84	2,401.45	3,299.56	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,989.49	2,890.19	8,231.97	9,497.12	6,091.14	5,932.81	7,869.14	0.00	0.00
UTILIDAD NETA / EMPLEADOS	49.01	1.53	(266.88)	(312.20)	(2,918.16)	(201.30)	(266.42)	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(24.22)	(28.38)	(31.34)	(19.88)	(43.32)	(43.33)	(51.65)	0.00	0.00

PRESTAMOS (%)	(2.55)	(16.28)	(21.60)	(32.33)	(49.79)	(57.42)	(58.56)	0.00	0.00
LOCALES (%)	(19.18)	(42.57)	(60.88)	(73.30)	(67.47)	(97.45)	(96.32)	0.00	0.00
EXTRANJEROS (%)	10.55	6.03	14.04	5.30	(39.62)	(39.01)	(46.81)	0.00	0.00
DEPOSITOS (%)	(21.38)	(28.34)	(27.12)	(15.95)	(49.06)	(47.49)	(55.39)	0.00	0.00
LOCALES (%)	4.77	(31.76)	(21.22)	4.81	(52.20)	(48.40)	(55.73)	0.00	0.00
EXTRANJEROS (%)	(23.86)	(27.90)	(27.78)	(17.92)	(48.65)	(47.38)	(55.35)	0.00	0.00
PATRIMONIO (%)	7.85	2.10	(13.73)	(15.56)	(130.39)	(139.77)	(148.66)	0.00	0.00
UTILIDAD NETA (%)	2,124.57	(110.51)	(604.52)	(429.56)	(1,588.60)	(3,472.42)	(53.41)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	54,735.71	41,352.39	35,088.76	11,024.11	8,480.69	1,653.77	1,618.42	0.00	0.00
MENCION ESPECIAL	9,701.46	9,301.39	9,301.39	2,224.17	1,527.07	1,014.23	368.96	0.00	0.00
SUBNORMAL	1,248.98	9,707.00	9,679.34	16,516.31	10,939.26	10,284.01	9,542.16	0.00	0.00
DUDOSO	0.00	0.00	0.00	11,216.09	10,603.74	10,603.74	8,082.86	0.00	0.00
IRRECUPERABLE	3,743.79	4,118.79	4,111.53	13,850.26	10,105.35	10,105.35	10,105.35	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.26	5.27	5.27	5.27	5.18	6.35	6.35	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	3.55	4.10	4.10	4.10	4.10	4.10	4.10	0.00	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.66	2.71	2.89	2.96	2.96	2.96	2.96	0.00	0.00
PERSONA JURIDICA	2.59	3.00	3.00	2.88	3.00	3.00	3.00	0.00	0.00