

FPB BANK, INC.
ESTADISTICAS FINANCIERAS
A JUNIO 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	96,298.91	90,301.97	72,893.02	73,311.44	73,879.77	73,008.51	73,071.59	0.00	0.00
ACTIVOS LIQUIDOS	48,553.17	58,180.25	45,330.76	46,278.19	46,039.93	46,137.43	46,589.16	0.00	0.00
TOTAL DE PRESTAMOS	34,373.23	26,415.95	23,096.94	23,084.86	23,089.57	22,002.34	22,001.51	0.00	0.00
LOCALES	8,135.68	499.18	486.59	474.51	471.96	470.69	469.85	0.00	0.00
EXTRANJEROS	26,237.55	25,916.78	22,610.35	22,610.35	22,617.61	21,531.65	21,531.65	0.00	0.00
TOTAL DE INVERSIONES	10,911.74	4,559.99	3,749.32	3,313.74	3,933.37	3,908.02	3,971.88	0.00	0.00
TOTAL DE DEPOSITOS	67,002.59	65,260.87	55,083.99	55,083.99	55,074.02	55,074.02	55,074.02	0.00	0.00
LOCALES	7,238.73	6,993.49	5,933.97	5,933.97	5,933.97	5,933.97	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	7,238.73	6,993.49	5,933.97	5,933.97	5,933.97	5,933.97	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	59,763.85	58,267.38	49,150.03	49,150.03	49,140.05	49,140.05	49,140.05	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	59,711.27	58,214.80	49,105.41	49,105.41	49,095.44	49,095.44	49,095.44	0.00	0.00
DEPOSITOS DE BANCOS	52.59	52.59	44.61	44.61	44.61	44.61	44.61	0.00	0.00
PATRIMONIO TOTAL	(8,843.40)	(11,067.16)	(11,342.19)	(11,098.94)	(13,106.37)	(13,857.57)	(13,826.62)	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	133,094.19	124,817.58	111,828.21	112,034.79	85,089.34	81,655.24	72,982.31	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	96,473.71	78,128.87	46,187.36	44,505.88	36,153.96	28,443.15	26,409.82	0.00	0.00
TOTAL DE PRESTAMOS	51,418.41	44,225.48	39,419.44	37,739.19	28,731.40	24,209.15	22,549.22	0.00	0.00
TOTAL DE INVERSIONES	45,055.30	33,903.38	6,767.93	6,766.69	7,422.56	4,234.01	3,860.60	0.00	0.00
PATRIMONIO TOTAL	10,128.25	8,381.58	5,982.32	6,182.37	(10,974.89)	(12,462.36)	(12,584.41)	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	9,327.21	(1,013.50)	(434.19)	(180.59)	1,203.21	289.96	620.63	0.00	0.00
EGRESOS DE OPERACIONES	993.88	25.47	51.99	65.72	78.89	13.67	27.84	0.00	0.00
INGRESO NETO DE INTERESES	8,333.33	(1,038.97)	(486.18)	(246.31)	1,124.32	276.28	592.79	0.00	0.00
OTROS INGRESOS	5,053.58	1,551.58	2,151.98	2,426.51	2,540.02	(6.25)	14.83	0.00	0.00

INGRESO DE OPERACIONES	13,386.92	512.62	1,665.81	2,180.20	3,664.35	270.04	607.63	0.00	0.00
EGRESOS GENERALES	11,674.87	2,726.86	3,459.17	3,729.32	4,298.27	983.57	1,290.29	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	1,712.05	(2,214.25)	(1,793.36)	(1,549.12)	(633.92)	(713.54)	(682.67)	0.00	0.00
UTILIDAD DEL PERIODO	(32,099.79)	(2,214.25)	(1,864.95)	(1,621.69)	(2,963.90)	(713.54)	(682.67)	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	29,374.23	29,330.49	25,409.17	25,400.84	25,408.11	25,366.81	25,366.81	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	7,282.88	7,245.14	6,620.81	6,620.81	6,620.81	6,620.81	6,620.81	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	85.46	111.03	110.01	110.03	110.04	115.29	115.30	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	24.79	24.70	26.06	26.07	26.06	26.10	26.10	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	21.19	27.43	28.67	28.68	28.67	30.09	30.09	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	(9.18)	(12.26)	(15.56)	(15.14)	(17.74)	(18.98)	(18.92)	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	(19.53)	(35.73)	(42.25)	(42.04)	(48.50)	(53.48)	(53.23)	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	(25.73)	(41.90)	(49.11)	(48.08)	(56.76)	(62.98)	(62.84)	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 (%)	72.46	89.15	82.29	84.01	83.60	83.77	84.59	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	50.42	64.43	62.19	63.13	62.32	63.19	63.76	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	88.75	96.14	89.10	90.03	90.74	90.87	91.81	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(33.27)	(11.34)	(8.08)	(4.86)	(8.20)	(10.03)	(5.17)	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(24.12)	(7.10)	(3.34)	(1.93)	(3.48)	(3.50)	(1.87)	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(316.93)	(105.67)	(62.35)	(34.97)	27.01	22.90	10.85	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	9.67	(5.19)	(1.88)	(0.54)	3.33	4.08	4.70	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.03	0.13	0.23	0.20	0.22	0.19	0.21	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.64	(5.32)	(2.11)	(0.74)	3.11	3.89	4.49	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	87.21	531.95	207.66	171.05	117.30	364.24	212.35	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.24	7.94	9.32	7.27	7.03	(0.09)	0.11	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	11.00	11.00	7.00	6.00	6.00	5.00	5.00	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	3,124.84	2,401.45	3,299.56	3,847.48	3,848.26	4,400.47	4,400.30	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	6,091.14	5,932.81	7,869.14	9,180.67	9,179.00	11,014.80	11,014.80	0.00	0.00
UTILIDAD NETA / EMPLEADOS	(2,918.16)	(201.30)	(266.42)	(270.28)	(493.98)	(142.71)	(136.53)	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(43.32)	(43.33)	(51.65)	(51.37)	(23.28)	(19.15)	0.24	0.00	0.00
PRESTAMOS (%)	(49.79)	(57.42)	(58.56)	(55.94)	(32.83)	(16.71)	(4.74)	0.00	0.00
LOCALES (%)	(67.47)	(97.45)	(96.32)	(95.21)	(94.20)	(5.71)	(3.44)	0.00	0.00
EXTRANJEROS (%)	(39.62)	(39.01)	(46.81)	(46.80)	(13.80)	(16.92)	(4.77)	0.00	0.00
DEPOSITOS (%)	(49.06)	(47.49)	(55.39)	(55.38)	(17.80)	(15.61)	(0.02)	0.00	0.00

