2020-04-12

FPB BANK, INC.

ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2020
(En Miles de Balboas)

	2018	2019				2020			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	73,879.77	73,008.51	73,071.59	64,062.88	43,306.31	44,537.66	44,370.41	37,262.44	0.00
ACTIVOS LIQUIDOS	46,039.93	46,137.43	46,589.16	39,561.94	39,104.08	41,027.67	41,489.99	34,245.58	0.00
TOTAL DE PRESTAMOS	23,089.57	22,002.34	22,001.51	20,477.87	0.00	0.00	0.00	0.00	0.00
LOCALES	471.96	470.69	469.85	466.14	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	22,617.61	21,531.65	21,531.65	20,011.73	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	3,933.37	3,908.02	3,971.88	3,652.13	3,760.37	2,908.91	2,759.59	2,675.72	0.00
TOTAL DE DEPOSITOS	55,074.02	55,074.02	55,074.02	44,167.47	44,167.42	44,167.42	44,167.42	33,275.93	0.00
LOCALES	5,933.97	5,933.97	5,933.97	4,723.46	4,723.46	4,723.46	4,723.46	3,515.65	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	5,933.97	5,933.97	5,933.97	4,723.46	4,723.46	4,723.46	4,723.46	3,515.65	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	49,140.05	49,140.05	49,140.05	39,444.01	39,443.96	39,443.96	39,443.96	29,760.28	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	49,095.44	49,095.44	49,095.44	39,408.51	39,408.46	39,408.46	39,408.46	29,733.86	0.00
DEPOSITOS DE BANCOS	44.61	44.61	44.61	35.50	35.50	35.50	35.50	26.41	0.00
PATRIMONIO TOTAL	(13,106.37)	(13,857.57)	(13,826.62)	(6,200.27)	(25,474.86)	(20,124.44)	(20,151.06)	(6,618.98)	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	85,089.34	81,655.24	72,982.31	68,687.16	58,593.04	58,773.09	58,721.00	50,662.66	0.00
ACTIVOS GENERADORES DE INGRESOS	36,153.96	28,443.15	26,409.82	25,264.30	15,391.66	14,409.63	14,366.49	13,402.86	0.00
TOTAL DE PRESTAMOS	28,731.40	24,209.15	22,549.22	21,781.37	11,544.79	11,001.17	11,000.75	10,238.94	0.00
TOTAL DE INVERSIONES	7,422.56	4,234.01	3,860.60	3,482.93	3,846.87	3,408.46	3,365.74	3,163.92	0.00
PATRIMONIO TOTAL	(10,974.89)	(12,462.36)	(12,584.41)	(8,649.60)	(19,290.62)	(16,991.01)	(16,988.84)	(6,409.62)	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,203.21	289.96	620.63	1,546.81	1,175.94	250.79	477.87	716.48	0.00
EGRESOS DE OPERACIONES	78.89	13.67	27.84	49.38	61.69	9.56	17.26	25.05	0.00
INGRESO NETO DE INTERESES	1,124.32	276.28	592.79	1,497.43	1,114.25	241.23	460.61	691.43	0.00
OTROS INGRESOS	2,540.02	(6.25)	14.83	7,152.04	(7.94)	(256.66)	(300.92)	(319.51)	0.00
INGRESO DE OPERACIONES	3,664.35	270.04	607.63	8,649.47	1,106.32	(15.43)	159.69	371.91	0.00
EGRESOS GENERALES	4,298.27	983.57	1,290.29	1,595.34	1,902.03	345.96	559.16	799.37	0.00
UTILIDAD ANTES DE PROVISIONES	(633.92)	(713.54)	(682.67)	7,054.13	(795.72)	(361.39)	(399.47)	(427.45)	0.00
UTILIDAD DEL PERIODO	(2,963.90)	(713.54)	(682.67)	6,967.52	(12,405.24)	5,369.32	5,342.71	18,874.79	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	25,408.11	25,366.81	25,366.81	23,852.93	22,916.59	20,824.59	20,824.59	18,910.34	0.00
TOTAL PROVISIONES PARA PRESTAMOS	6,620.81	6,620.81	6,620.81	6,620.81	26,052.04	23,956.22	23,944.75	21,973.23	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	110.04	115.29	115.30	116.48	0.00	0.00	116.20	507,620,648,189,690,000.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	26.06	26.10	26.10	27.76	113.68	115.04	114.98	116.20	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	28.67	30.09	30.09	32.33	0.00	0.00	0.00	589,839,348,334,068,000.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	(17.74)	(18.98)	(18.92)	(9.68)	(58.82)	(45.19)	(45.42)	(17.76)	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	(48.50)	(53.48)	(53.23)	(25.70)	(677.46)	(691.82)	(730.22)	(247.37)	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	(56.76)	(62.98)	(62.84)	(30.28)	0.00	0.00	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 (%)	83.60	83.77	84.59	89.57	88.54	92.89	93.94	102.91	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	62.32	63.19	63.76	61.75	90.30	92.12	93.51	91.90	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	90.74	90.87	91.81	97.84	97.05	99.48	100.19	110.95	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(8.20)	(10.03)	(5.17)	36.77	(80.60)	149.05	74.38	187.77	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(3.48)	(3.50)	(1.87)	13.53	(21.17)	36.54	18.20	49.67	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	27.01	22.90	10.85	(107.40)	64.31	(126.40)	(62.90)	(392.63)	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.33	4.08	4.70	8.16	7.64	6.96	6.65	7.13	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.22	0.19	0.21	0.26	0.40	0.27	0.24	0.25	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.11	3.89	4.49	7.90	7.24	6.70	6.41	6.88	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	117.30	364.24	212.35	18.44	171.92	(2,242.85)	350.15	214.93	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.03	(0.09)	0.11	37.75	(0.05)	(7.12)	(4.19)	(3.18)	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	6.00	5.00	5.00	5.00	3.00	3.00	3.00	2.00	0.00
NUMERO DE SUCURSALES	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00
PRESTAMOS / EMPLEADOS	3,848.26	4,400.47	4,400.30	4,095.57	0.00	0.00	0.00	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	9,179.00	11,014.80	11,014.80	8,833.49	14,722.47	14,722.47	14,722.47	16,637.96	0.00
UTILIDAD NETA / EMPLEADOS	(493.98)	(142.71)	(136.53)	1,393.50	(4,135.08)	1,789.77	1,780.90	9,437.39	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(23.28)	(19.15)	0.24	(12.62)	(41.38)	(39.00)	(39.28)	(41.83)	0.00
PRESTAMOS (%)	(32.83)	(16.71)	(4.74)	(11.29)	(100.00)	(100.00)	(100.00)	100.00	0.00
LOCALES (%)	(94.20)	(5.71)	(3.44)	(1.76)	(100.00)	(100.00)	(100.00)	100.00	0.00
EXTRANJEROS (%)	(13.80)	(16.92)	(4.77)	(11.49)	(100.00)	(100.00)	(100.00)	100.00	0.00
DEPOSITOS (%)	(17.80)	(15.61)	(0.02)	(19.82)	(19.80)	(19.80)	(19.80)	(24.66)	0.00
LOCALES (%)	(18.02)	(15.15)	0.00	(20.40)	(20.40)	(20.40)	(20.40)	(25.57)	0.00
EXTRANJEROS (%)	(17.78)	(15.66)	(0.02)	(19.75)	(19.73)	(19.73)	(19.73)	(24.55)	0.00
PATRIMONIO (%)	48.21	25.21	21.90	(44.14)	94.37	45.22	45.74	6.75	0.00
UTILIDAD NETA (%)	(90.77)	(67.78)	(63.39)	(529.65)	318.55	(852.49)	(882.62)	170.90	0.00
CLASIFICACION PRESTAMOS									
NORMAL	1,604.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
MENCION ESPECIAL	368.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SUBNORMAL	9,541.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DUDOSO	8,082.86	438.49	437.65	437.65	363.51	0.00	0.00	0.00	0.00
IRRECUPERABLE	10,112.61	28,184.67	28,184.67	26,661.04	25,688.53	23,956.22	23,944.75	21,973.23	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	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	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	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	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	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	0.00
PERSONA JURIDICA	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00