

BANCO LAFISE PANAMÁ, S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	294,251.79	322,771.18	328,377.55	332,875.71	339,397.05	349,416.65	335,825.90	0.00	0.00
ACTIVOS LIQUIDOS	48,957.82	78,698.54	55,430.86	43,622.39	30,506.23	47,590.02	51,669.71	0.00	0.00
TOTAL DE PRESTAMOS	147,635.26	123,952.38	135,111.70	154,967.59	190,431.68	195,197.03	186,338.67	0.00	0.00
LOCALES	32,544.45	35,636.13	37,806.82	48,705.18	62,582.88	59,219.26	63,164.23	0.00	0.00
EXTRANJEROS	115,090.81	88,316.25	97,304.88	106,262.40	127,848.81	135,977.77	123,174.45	0.00	0.00
TOTAL DE INVERSIONES	89,307.96	112,460.05	129,366.51	126,112.69	109,668.48	97,536.06	89,707.38	0.00	0.00
TOTAL DE DEPOSITOS	271,165.72	298,641.49	301,431.59	305,837.18	310,876.67	317,065.22	303,868.26	0.00	0.00
LOCALES	57,109.88	72,113.69	75,727.13	90,531.14	77,001.27	84,716.48	91,348.29	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	51,308.93	66,312.71	69,927.13	84,730.19	71,200.29	77,400.36	86,818.28	0.00	0.00
DEPOSITOS DE BANCOS	5,800.95	5,800.98	5,800.00	5,800.95	5,800.98	7,316.11	4,530.01	0.00	0.00
EXTRANJEROS	214,055.84	226,527.80	225,704.46	215,306.04	233,875.40	232,348.75	212,519.97	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	194,361.03	188,270.91	185,177.03	200,787.59	205,283.81	219,896.42	202,292.34	0.00	0.00
DEPOSITOS DE BANCOS	19,694.81	38,256.90	40,527.44	14,518.45	28,591.60	12,452.33	10,227.63	0.00	0.00
PATRIMONIO TOTAL	13,263.77	14,426.74	14,683.75	16,138.21	16,647.21	17,864.57	19,553.05	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	261,043.64	279,248.18	303,858.14	304,464.61	316,824.42	336,093.92	332,101.73	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	202,220.47	211,783.09	231,993.07	262,149.69	268,521.69	264,572.76	270,262.13	0.00	0.00
TOTAL DE PRESTAMOS	116,172.96	110,946.70	120,318.94	139,714.52	169,033.47	159,574.70	160,725.19	0.00	0.00
TOTAL DE INVERSIONES	86,047.51	100,836.39	111,674.13	122,435.18	99,488.22	104,998.06	109,536.94	0.00	0.00
PATRIMONIO TOTAL	12,371.00	13,253.70	13,759.25	14,036.61	14,955.49	16,145.66	17,118.40	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	11,377.21	3,280.14	6,615.09	10,224.80	13,971.35	3,932.81	8,082.75	0.00	0.00
EGRESOS DE OPERACIONES	7,889.80	2,053.11	4,140.27	6,237.25	8,427.55	2,177.25	4,286.65	0.00	0.00
INGRESO NETO DE INTERESES	3,487.41	1,227.03	2,474.82	3,987.56	5,543.79	1,755.56	3,796.10	0.00	0.00

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OTROS INGRESOS	4,182.61	1,138.43	2,131.68	3,446.74	4,587.68	1,068.80	2,049.16	0.00	0.00
INGRESO DE OPERACIONES	7,670.02	2,365.46	4,606.49	7,434.30	10,131.47	2,824.36	5,845.26	0.00	0.00
EGRESOS GENERALES	4,435.47	1,359.02	2,593.01	3,980.52	5,432.18	1,449.41	3,106.66	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	3,234.55	1,006.44	2,013.48	3,453.78	4,699.29	1,374.95	2,738.60	0.00	0.00
UTILIDAD DEL PERIODO	1,987.04	662.61	1,317.21	2,334.57	3,005.55	977.95	1,893.80	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,077.06	1,863.01	1,993.20	2,190.48	1,706.80	721.67	2,424.16	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,932.02	2,087.97	2,411.47	2,816.47	3,268.88	3,647.99	4,066.85	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.41	1.50	1.48	1.41	0.90	0.37	1.30	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	93.02	112.07	120.98	128.58	191.52	505.49	167.76	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.31	1.68	1.78	1.82	1.72	1.87	2.18	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	4.51	4.47	4.47	4.85	4.90	5.11	5.82	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	5.60	6.10	5.55	5.74	5.55	6.10	7.08	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	8.98	11.64	10.87	10.41	8.74	9.15	10.49	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	13.56	15.12	13.64	11.97	11.77	10.70	12.67	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.05	26.35	18.39	14.26	9.81	15.01	17.00	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	16.64	24.38	16.88	13.10	8.99	13.62	15.39	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	50.99	64.01	61.31	55.50	45.09	45.77	46.53	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.98	1.25	1.14	1.19	1.12	1.48	1.40	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.76	0.95	0.87	1.02	0.95	1.16	1.14	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	16.06	20.00	19.15	22.18	20.10	24.23	22.13	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.63	6.20	5.70	5.20	5.20	5.95	5.98	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.90	3.88	3.57	3.17	3.14	3.29	3.17	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.72	2.32	2.13	2.03	2.06	2.65	2.81	0.00	0.00

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ZONA LIBRE	5.98	6.06	5.71	5.88	6.03	5.93	6.08	0.00	0.00
RESTO DEL PAIS	7.01	7.08	7.29	7.21	6.85	7.24	7.21	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	5.67	5.40	5.61	5.29	5.33	5.20	5.75	0.00	0.00
PRESTAMO PERSONAL AUTO	6.96	7.41	6.75	6.60	6.79	6.96	6.78	0.00	0.00
PRESTAMO PERSONAL	6.97	8.45	8.37	8.33	7.29	8.02	7.92	0.00	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	12.00	12.00	9.23	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.66	3.65	3.62	3.42	3.38	3.38	3.26	0.00	0.00
PERSONA JURIDICA	4.02	3.97	4.17	3.51	3.67	3.58	3.42	0.00	0.00