

BANCO LAFISE PANAMÁ, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2016
(En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	401,572.01	370,243.21	403,758.39	376,200.92	417,179.39	377,343.38	399,373.96	413,561.73	0.00
ACTIVOS LIQUIDOS	50,685.56	34,094.52	53,047.48	39,272.33	74,316.14	42,646.42	83,983.30	113,428.30	0.00
TOTAL DE PRESTAMOS	213,889.58	189,403.26	198,814.07	202,660.11	222,616.88	218,836.95	201,089.89	223,965.53	0.00
LOCALES	73,726.68	67,932.88	60,774.54	66,011.48	75,234.81	75,193.34	75,163.64	82,663.60	0.00
EXTRANJEROS	140,162.90	121,470.38	138,039.53	136,648.64	147,382.07	143,643.60	125,926.25	141,301.93	0.00
TOTAL DE INVERSIONES	129,492.08	139,708.83	143,098.37	125,796.40	111,775.64	106,705.56	105,497.13	67,693.58	0.00
TOTAL DE DEPOSITOS	340,136.24	326,479.95	339,696.99	329,941.45	350,863.84	331,535.32	328,977.76	339,794.27	0.00
LOCALES	102,282.50	94,721.75	100,292.45	100,855.20	120,403.38	109,961.50	108,409.94	113,944.96	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	101,282.50	94,721.75	97,292.45	97,855.20	118,403.38	106,961.50	107,409.94	112,944.96	0.00
DEPOSITOS DE BANCOS	1,000.00	0.00	3,000.00	3,000.00	2,000.00	3,000.00	1,000.00	1,000.00	0.00
EXTRANJEROS	237,853.74	231,758.20	239,404.53	229,086.25	230,460.46	221,573.82	220,567.82	225,849.31	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	234,591.63	228,988.68	231,074.18	220,235.91	225,124.52	216,851.35	214,683.90	220,328.59	0.00
DEPOSITOS DE BANCOS	3,262.11	2,769.52	8,330.36	8,850.34	5,335.94	4,722.48	5,883.92	5,520.72	0.00
PATRIMONIO TOTAL	24,826.75	25,444.44	26,120.69	26,861.62	27,158.33	28,335.52	28,778.52	29,239.67	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	388,279.83	368,099.39	378,199.17	369,234.43	409,375.70	373,793.30	401,566.18	394,881.32	0.00
ACTIVOS GENERADORES DE INGRESOS	334,576.38	329,921.48	320,473.51	324,808.35	338,887.09	327,327.30	324,249.73	310,057.81	0.00
TOTAL DE PRESTAMOS	209,168.65	199,354.09	193,870.24	202,839.55	218,253.23	204,120.10	199,951.98	213,312.82	0.00
TOTAL DE INVERSIONES	125,407.73	130,567.39	126,603.27	121,968.79	120,633.86	123,207.20	124,297.75	96,744.99	0.00
PATRIMONIO TOTAL	23,232.14	24,327.40	25,598.19	26,020.85	25,992.54	26,889.98	27,449.60	28,050.65	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	15,877.63	4,019.43	7,780.54	11,625.11	15,536.40	4,054.30	8,043.84	12,439.64	0.00
EGRESOS DE OPERACIONES	9,265.15	2,506.66	4,814.01	7,185.56	9,474.76	2,242.60	4,499.38	6,754.73	0.00

INGRESO NETO DE INTERESES	6,612.48	1,512.76	2,966.53	4,439.55	6,061.65	1,811.70	3,544.45	5,684.91	0.00
OTROS INGRESOS	4,642.39	936.16	1,812.62	2,746.56	3,686.88	855.20	1,788.88	3,280.71	0.00
INGRESO DE OPERACIONES	11,254.87	2,448.92	4,779.15	7,186.11	9,748.52	2,666.89	5,333.33	8,965.62	0.00
EGRESOS GENERALES	6,547.54	1,739.23	2,727.54	4,593.92	6,506.08	1,897.07	3,968.23	6,041.16	0.00
UTILIDAD ANTES DE PROVISIONES	4,707.33	709.69	2,051.61	2,592.20	3,242.44	769.82	1,365.10	2,924.46	0.00
UTILIDAD DEL PERIODO	2,665.67	463.68	1,316.26	1,765.93	2,290.05	605.55	1,000.58	1,883.63	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	6,117.64	7,041.85	14,909.02	7,492.56	7,092.28	7,222.54	7,824.11	8,048.66	0.00
TOTAL PROVISIONES PARA PRESTAMOS	7,334.26	7,584.53	8,084.94	7,908.18	6,998.78	7,091.50	6,874.53	7,578.91	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.86	3.72	7.50	3.70	3.19	3.30	3.89	3.59	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	119.89	107.71	54.23	105.55	98.68	98.19	87.86	94.16	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.43	4.00	4.07	3.90	3.14	3.24	3.42	3.38	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.18	6.87	6.47	7.14	6.51	7.51	7.21	7.07	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	7.23	7.73	7.64	8.18	8.12	8.70	9.39	10.03	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	11.61	13.43	13.14	13.25	12.20	12.95	14.31	13.06	0.00
INDICE DE ADECUACION DE CAPITAL	13.84	14.23	13.51	13.52	12.32	13.32	13.91	12.35	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	14.90	10.44	15.62	11.90	21.18	12.86	25.53	33.38	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	12.62	9.21	13.14	10.44	17.81	11.30	21.03	27.43	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	52.97	53.24	57.74	50.03	53.04	45.05	57.60	53.30	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.80	0.56	0.82	0.72	0.68	0.74	0.62	0.81	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.69	0.50	0.70	0.64	0.56	0.65	0.50	0.64	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.47	7.62	10.28	9.05	8.81	9.01	7.29	8.95	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.75	4.87	4.86	4.77	4.58	4.95	4.96	5.35	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.77	3.04	3.00	2.95	2.80	2.74	2.78	2.90	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.98	1.83	1.85	1.82	1.79	2.21	2.19	2.44	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	58.18	71.02	57.07	63.93	66.74	71.13	74.40	67.38	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.39	1.14	1.13	1.13	1.09	1.05	1.10	1.41	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	101.00	107.00	116.00	124.00	124.00	130.00	125.00	124.00	0.00
NUMERO DE SUCURSALES	2.00	2.00	5.00	5.00	5.00	5.00	5.00	5.00	0.00
PRESTAMOS / EMPLEADOS	2,117.72	1,770.12	1,713.91	1,634.36	1,795.30	1,683.36	1,608.72	1,806.17	0.00
DEPOSITOS TOTALES / EMPLEADOS	3,367.69	3,051.21	2,928.42	2,660.82	2,829.55	2,550.27	2,631.82	2,740.28	0.00
UTILIDAD NETA / EMPLEADOS	26.39	4.33	11.35	14.24	18.47	4.66	8.00	15.19	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	7.09	1.17	14.50	3.85	3.89	1.92	(1.09)	9.93	0.00

PRESTAMOS (%)	4.62	(9.51)	5.23	(0.18)	4.08	15.54	1.14	10.51	0.00
LOCALES (%)	(1.07)	(21.87)	(28.81)	(27.12)	2.05	10.69	23.68	25.23	0.00
EXTRANJEROS (%)	7.88	(0.73)	33.30	21.52	5.15	18.25	(8.78)	3.41	0.00
DEPOSITOS (%)	(0.63)	0.88	10.87	3.87	3.15	1.55	(3.16)	2.99	0.00
LOCALES (%)	(3.24)	(1.93)	21.55	8.19	17.72	16.09	8.09	12.98	0.00
EXTRANJEROS (%)	0.54	2.07	6.94	2.07	(3.11)	(4.39)	(7.87)	(1.41)	0.00
PATRIMONIO (%)	14.74	9.63	4.17	6.68	9.39	11.36	10.18	8.85	0.00
UTILIDAD NETA (%)	(26.36)	(34.61)	(12.63)	(4.22)	(14.09)	30.60	(23.98)	6.67	0.00
CLASIFICACION PRESTAMOS									
NORMAL	213,851.86	185,049.89	196,401.51	200,085.50	219,646.54	214,681.32	197,034.54	220,547.30	0.00
MENCION ESPECIAL	1,241.47	3,732.55	1,369.07	1,556.14	1,872.28	2,899.22	2,401.53	2,373.03	0.00
SUBNORMAL	3,060.41	5,179.25	1,614.94	371.08	427.46	459.54	1,131.27	529.04	0.00
DUDOSO	181.57	394.76	2,104.06	702.18	564.23	735.77	137.13	757.43	0.00
IRRECUPERABLE	2,888.53	2,631.34	5,409.44	7,853.38	7,105.15	7,152.60	7,259.95	7,337.65	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.99	6.87	6.78	6.56	6.74	6.87	6.80	6.78	0.00
AL POR MENOR	7.52	7.28	6.81	6.66	6.26	6.01	6.19	5.89	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.46	5.36	4.93	5.12	5.12	5.12	5.03	4.98	0.00
PRESTAMO PERSONAL AUTO	6.46	6.43	6.41	6.37	6.27	6.22	6.18	6.17	0.00
PRESTAMO PERSONAL	8.87	6.98	6.90	6.88	6.66	7.04	7.41	7.68	0.00
TARJETA DE CREDITO	12.69	13.23	12.64	12.88	13.13	13.43	13.63	13.28	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.13	3.15	2.59	2.77	2.96	3.11	3.22	3.47	0.00
PERSONA JURIDICA	3.25	3.37	3.43	3.46	3.27	3.36	3.40	3.44	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016