

**BANCO LAFISE PANAMÁ, S.A.**  
**ESTADÍSTICAS FINANCIERAS**  
**A DICIEMBRE 2017**  
**( En Miles de Balboas )**

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	417,179.39	377,343.38	399,373.96	413,561.73	446,283.13	385,034.52	424,378.44	470,113.55	467,007.58
ACTIVOS LIQUIDOS	74,316.14	42,646.42	83,983.30	113,428.30	94,800.30	82,311.09	71,493.41	114,587.87	87,687.58
TOTAL DE PRESTAMOS	222,616.88	218,836.95	201,089.89	223,965.53	228,959.86	232,030.17	225,000.90	209,982.62	232,833.42
LOCALES	75,234.81	75,193.34	75,163.64	82,663.60	89,857.31	83,823.37	90,685.69	91,196.57	100,508.85
EXTRANJEROS	147,382.07	143,643.60	125,926.25	141,301.93	139,102.55	148,206.80	134,315.21	118,786.05	132,324.57
TOTAL DE INVERSIONES	111,775.64	106,705.56	105,497.13	67,693.58	116,052.36	63,622.80	120,647.73	138,203.42	137,459.33
TOTAL DE DEPOSITOS	350,863.84	331,535.32	328,977.76	339,794.27	333,678.52	315,881.13	316,586.00	335,750.89	362,308.02
LOCALES	120,403.38	109,961.50	108,409.94	113,944.96	109,112.67	101,986.75	108,080.03	123,052.45	143,067.72
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	118,403.38	106,961.50	107,409.94	112,944.96	104,612.67	100,986.75	107,080.03	113,052.45	131,067.72
DEPOSITOS DE BANCOS	2,000.00	3,000.00	1,000.00	1,000.00	4,500.00	1,000.00	1,000.00	10,000.00	12,000.00
EXTRANJEROS	230,460.46	221,573.82	220,567.82	225,849.31	224,565.85	213,894.37	208,505.96	212,698.44	219,240.29
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	225,124.52	216,851.35	214,683.90	220,328.59	216,280.78	209,102.70	203,812.50	205,254.84	211,131.08
DEPOSITOS DE BANCOS	5,335.94	4,722.48	5,883.92	5,520.72	8,285.07	4,791.67	4,693.46	7,443.61	8,109.21
PATRIMONIO TOTAL	27,158.33	28,335.52	28,778.52	29,239.67	29,418.73	30,344.33	30,711.81	31,376.53	31,727.68
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	409,375.70	373,793.30	401,566.18	394,881.32	431,731.26	381,188.95	411,876.20	441,837.64	456,645.36
ACTIVOS GENERADORES DE INGRESOS	338,887.09	327,327.30	324,249.73	310,057.81	339,702.37	310,597.74	326,117.82	319,922.57	357,652.49
TOTAL DE PRESTAMOS	218,253.23	204,120.10	199,951.98	213,312.82	225,788.37	225,433.56	213,045.39	216,974.07	230,896.64
TOTAL DE INVERSIONES	120,633.86	123,207.20	124,297.75	96,744.99	113,914.00	85,164.18	113,072.43	102,948.50	126,755.85
PATRIMONIO TOTAL	25,992.54	26,889.98	27,449.60	28,050.65	28,288.53	29,339.93	29,745.17	30,308.10	30,573.20
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	15,536.40	4,054.30	8,043.84	12,439.64	16,768.40	4,358.03	8,583.83	12,952.95	17,235.99
EGRESOS DE OPERACIONES	9,474.76	2,242.60	4,499.38	6,754.73	9,012.98	2,249.49	4,551.07	7,059.62	9,557.89



ACTIVOS (%)	3.89	1.92	(1.09)	9.93	6.98	2.04	6.26	13.67	4.64
PRESTAMOS (%)	4.08	15.54	1.14	10.51	2.85	6.03	11.89	(6.24)	1.69
LOCALES (%)	2.05	10.69	23.68	25.23	19.44	11.48	20.65	10.32	11.85
EXTRANJEROS (%)	5.15	18.25	(8.78)	3.41	(5.62)	3.18	6.66	(15.93)	(4.87)
DEPOSITOS (%)	3.15	1.55	(3.16)	2.99	(4.90)	(4.72)	(3.77)	(1.19)	8.58
LOCALES (%)	17.72	16.09	8.09	12.98	(9.38)	(7.25)	(0.30)	7.99	31.12
EXTRANJEROS (%)	(3.11)	(4.39)	(7.87)	(1.41)	(2.56)	(3.47)	(5.47)	(5.82)	(2.37)
PATRIMONIO (%)	9.39	11.36	10.18	8.85	8.32	7.09	6.72	7.31	7.85
UTILIDAD NETA (%)	(14.09)	30.60	(23.98)	6.67	10.42	11.37	8.22	(11.07)	(2.83)
CLASIFICACION PRESTAMOS									
NORMAL	219,646.54	214,681.32	197,034.54	220,547.30	224,170.21	228,921.70	218,824.34	203,320.05	226,307.04
MENCION ESPECIAL	1,872.28	2,899.22	2,401.53	2,373.03	3,662.56	2,151.00	6,091.98	6,036.88	6,303.25
SUBNORMAL	427.46	459.54	1,131.27	529.04	1,019.92	617.81	253.15	615.92	574.13
DUDOSO	564.23	735.77	137.13	757.43	266.59	493.10	569.66	73.64	155.36
IRRECUPERABLE	7,105.15	7,152.60	7,259.95	7,337.65	6,085.71	6,284.06	5,629.95	6,177.11	2,000.01
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.74	6.87	6.80	6.78	6.54	6.28	6.57	6.71	6.29
AL POR MENOR	6.26	6.01	6.19	5.89	6.05	6.08	5.85	6.12	6.10
CONSUMO									
VIVIENDA HIPOTECARIA	5.12	5.12	5.03	4.98	4.83	4.79	4.83	4.72	4.82
PRESTAMO PERSONAL AUTO	6.27	6.22	6.18	6.17	6.13	6.26	6.22	6.20	6.17
PRESTAMO PERSONAL	6.66	7.04	7.41	7.68	7.59	7.71	7.59	7.85	8.11
TARJETA DE CREDITO	13.13	13.43	13.63	13.28	13.57	13.66	13.48	14.94	15.04
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.96	3.11	3.22	3.47	3.59	3.76	3.70	3.65	3.72
PERSONA JURIDICA	3.27	3.36	3.40	3.44	3.33	3.37	3.29	3.11	2.95