

BANCO LAFISE PANAMÁ, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	446,283.13	385,034.52	424,378.44	470,113.55	466,175.82	452,140.20	467,037.25	478,706.32	0.00
ACTIVOS LIQUIDOS	94,800.30	82,311.09	71,493.41	114,587.87	87,687.58	60,372.19	59,840.45	45,591.78	0.00
TOTAL DE PRESTAMOS	228,959.86	232,030.17	225,000.90	209,982.62	232,833.42	242,804.57	241,281.44	237,490.35	0.00
LOCALES	89,857.31	83,823.37	90,685.69	91,196.57	100,508.85	109,997.20	113,433.68	113,811.19	0.00
EXTRANJEROS	139,102.55	148,206.80	134,315.21	118,786.05	132,324.57	132,807.37	127,847.77	123,679.16	0.00
TOTAL DE INVERSIONES	116,052.36	63,622.80	120,647.73	138,203.42	127,717.80	134,724.56	151,720.20	187,179.07	0.00
TOTAL DE DEPOSITOS	333,678.52	315,881.13	316,586.00	335,750.89	362,308.02	340,336.14	358,175.85	359,915.21	0.00
LOCALES	109,112.67	101,986.75	108,080.03	123,052.45	143,067.72	118,526.70	107,054.90	115,384.05	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	104,612.67	100,986.75	107,080.03	113,052.45	131,067.72	112,526.70	106,054.90	114,384.05	0.00
DEPOSITOS DE BANCOS	4,500.00	1,000.00	1,000.00	10,000.00	12,000.00	6,000.00	1,000.00	1,000.00	0.00
EXTRANJEROS	224,565.85	213,894.37	208,505.96	212,698.44	219,240.29	221,809.44	251,120.94	244,531.16	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	216,280.78	209,102.70	203,812.50	205,254.84	211,131.08	214,487.65	238,902.53	238,112.14	0.00
DEPOSITOS DE BANCOS	8,285.07	4,791.67	4,693.46	7,443.61	8,109.21	7,321.79	12,218.41	6,419.02	0.00
PATRIMONIO TOTAL	29,418.73	30,344.33	30,711.81	31,376.53	31,682.45	30,567.69	31,453.23	32,660.97	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	431,731.26	381,188.95	411,876.20	441,837.64	456,229.48	418,587.36	445,707.84	474,409.94	0.00
ACTIVOS GENERADORES DE INGRESOS	339,702.37	310,597.74	326,117.82	319,922.57	352,781.72	336,591.05	369,325.14	386,427.73	0.00
TOTAL DE PRESTAMOS	225,788.37	225,433.56	213,045.39	216,974.07	230,896.64	237,417.37	233,141.17	223,736.48	0.00
TOTAL DE INVERSIONES	113,914.00	85,164.18	113,072.43	102,948.50	121,885.08	99,173.68	136,183.96	162,691.24	0.00
PATRIMONIO TOTAL	28,288.53	29,339.93	29,745.17	30,308.10	30,550.59	30,456.01	31,082.52	32,018.75	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	16,768.40	4,358.03	8,583.83	12,952.95	17,235.99	4,645.77	9,516.19	14,309.58	0.00
EGRESOS DE OPERACIONES	9,012.98	2,249.49	4,551.07	7,059.62	9,557.89	2,466.78	5,041.51	7,637.37	0.00
INGRESO NETO DE INTERESES	7,755.42	2,108.54	4,032.76	5,893.33	7,678.10	2,178.99	4,474.69	6,672.21	0.00
OTROS INGRESOS	4,698.62	1,010.40	1,979.04	2,833.60	3,921.41	881.82	2,782.21	3,841.26	0.00

INGRESO DE OPERACIONES	12,454.05	3,118.93	6,011.81	8,726.92	11,599.51	3,060.81	7,256.90	10,513.48	0.00
EGRESOS GENERALES	8,337.20	2,188.48	4,285.75	6,650.45	8,767.93	2,237.13	4,771.22	7,223.82	0.00
UTILIDAD ANTES DE PROVISIONES	4,116.85	930.46	1,726.05	2,076.47	2,831.58	823.68	2,485.68	3,289.66	0.00
UTILIDAD DEL PERIODO	2,528.68	674.38	1,082.79	1,559.24	2,341.17	749.21	1,213.71	2,415.72	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	6,335.67	6,827.13	5,946.98	5,876.11	1,762.99	1,536.56	1,341.14	1,937.82	0.00
TOTAL PROVISIONES PARA PRESTAMOS	6,245.05	6,437.50	6,368.18	6,240.98	2,506.37	4,142.82	3,422.92	3,520.43	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.77	2.94	2.64	2.80	0.76	0.63	0.56	0.82	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	98.57	94.29	107.08	106.21	142.17	269.62	255.23	181.67	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.73	2.77	2.83	2.97	1.08	1.71	1.42	1.48	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.59	7.88	7.24	6.67	6.80	6.76	6.73	6.82	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.53	10.26	8.89	9.01	8.79	8.10	8.00	7.69	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	12.85	13.08	13.65	14.94	13.61	12.59	13.04	13.75	0.00
INDICE DE ADECUACION DE CAPITAL	12.34	12.57	12.64	11.78	13.00	12.37	12.47	13.09	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	28.41	26.06	22.58	34.13	24.20	17.74	16.71	12.67	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	21.24	21.38	16.85	24.37	18.81	13.35	12.81	9.52	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	63.19	46.20	60.69	75.29	59.45	57.32	59.07	64.67	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.74	0.87	0.66	0.65	0.66	0.89	0.66	0.83	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.59	0.71	0.53	0.47	0.51	0.72	0.54	0.68	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	8.94	9.19	7.28	6.86	7.66	9.84	7.81	10.06	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.94	5.61	5.26	5.40	4.89	5.52	5.15	4.94	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.65	2.90	2.79	2.94	2.71	2.93	2.73	2.64	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.28	2.72	2.47	2.46	2.18	2.59	2.42	2.30	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	66.94	70.17	71.29	76.21	75.59	73.09	65.75	68.71	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.38	1.30	1.21	1.18	1.11	1.05	1.51	1.33	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	127.00	124.00	122.00	122.00	111.00	113.00	122.00	122.00	0.00
NUMERO DE SUCURSALES	5.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	0.00
PRESTAMOS / EMPLEADOS	1,802.83	1,871.21	1,844.27	1,721.17	2,097.60	2,148.71	1,977.72	1,946.64	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,627.39	2,547.43	2,594.97	2,752.06	3,264.04	3,011.82	2,935.87	2,950.12	0.00
UTILIDAD NETA / EMPLEADOS	19.91	5.44	8.88	12.78	21.09	6.63	9.95	19.80	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	6.98	2.04	6.26	13.67	4.46	17.43	10.05	1.83	0.00
PRESTAMOS (%)	2.85	6.03	11.89	(6.24)	1.69	4.64	7.24	13.10	0.00
LOCALES (%)	19.44	11.48	20.65	10.32	11.85	31.22	25.08	24.80	0.00
EXTRANJEROS (%)	(5.62)	3.18	6.66	(15.93)	(4.87)	(10.39)	(4.82)	4.12	0.00
DEPOSITOS (%)	(4.90)	(4.72)	(3.77)	(1.19)	8.58	7.74	13.14	7.20	0.00

LOCALES (%)	(9.38)	(7.25)	(0.30)	7.99	31.12	16.22	(0.95)	(6.23)	0.00
EXTRANJEROS (%)	(2.56)	(3.47)	(5.47)	(5.82)	(2.37)	3.70	20.44	14.97	0.00
PATRIMONIO (%)	8.32	7.09	6.72	7.31	7.69	0.74	2.41	4.09	0.00
UTILIDAD NETA (%)	10.42	11.37	8.22	(17.22)	(7.42)	11.10	12.09	54.93	0.00
CLASIFICACION PRESTAMOS									
NORMAL	224,170.21	228,921.70	218,824.34	203,320.05	226,307.04	236,780.50	228,045.80	216,145.45	0.00
MENCION ESPECIAL	3,662.56	2,151.00	6,091.98	6,036.88	6,303.25	3,550.09	8,272.40	20,059.45	0.00
SUBNORMAL	1,019.92	617.81	253.15	615.92	574.13	1,789.39	4,407.18	682.80	0.00
DUDOSO	266.59	493.10	569.66	73.64	155.36	2,894.66	3,380.55	3,098.70	0.00
IRRECUPERABLE	6,085.71	6,284.06	5,629.95	6,177.11	2,000.01	1,932.75	598.44	1,024.38	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.54	6.28	6.57	6.71	6.29	6.18	5.59	5.13	0.00
AL POR MENOR	6.05	6.08	5.85	6.12	6.10	6.24	6.57	6.94	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.83	4.79	4.83	4.72	4.82	4.82	4.75	4.73	0.00
PRESTAMO PERSONAL AUTO	6.13	6.26	6.22	6.20	6.17	6.14	6.27	6.24	0.00
PRESTAMO PERSONAL	7.59	7.71	7.59	7.85	8.11	8.32	8.43	8.45	0.00
TARJETA DE CREDITO	13.57	13.66	13.48	14.94	15.04	15.11	15.11	14.19	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.59	3.76	3.70	3.65	3.72	3.83	3.67	3.62	0.00
PERSONA JURIDICA	3.33	3.37	3.29	3.11	2.95	3.11	3.07	2.95	0.00