

**BANCO LAFISE**
**ESTADISTICAS**
**A DICIEMBRE**
**( En Miles de**

	2017	
	Diciembre	Marzo
<b>BALANCE DE SITUACION</b>		
TOTAL DE ACTIVOS	466,175.82	452,140.20
ACTIVOS LIQUIDOS	87,687.58	60,372.19
TOTAL DE PRESTAMOS	232,833.42	242,804.56
LOCALES	100,508.85	108,169.30
EXTRANJEROS	132,324.57	134,635.26
TOTAL DE INVERSIONES	127,717.80	134,724.56
TOTAL DE DEPOSITOS	362,308.02	340,336.14
LOCALES	143,067.72	118,526.70
DEPOSITOS DE OFICIALES	0.00	0.00
DEPOSITOS DE PARTICULARES	131,067.72	112,526.70
DEPOSITOS DE BANCOS	12,000.00	6,000.00
EXTRANJEROS	219,240.29	221,809.44
DEPOSITOS DE OFICIALES	0.00	0.00
DEPOSITOS DE PARTICULARES	211,131.08	214,487.65
DEPOSITOS DE BANCOS	8,109.21	7,321.79
PATRIMONIO TOTAL	31,682.45	30,567.69
<b>PROMEDIO (12 MESES)</b>		
TOTAL DE ACTIVOS	456,229.48	418,587.36
ACTIVOS GENERADORES DE INGRESOS	352,781.72	336,591.05
TOTAL DE PRESTAMOS	230,896.64	237,417.37
TOTAL DE INVERSIONES	121,885.08	99,173.68
PATRIMONIO TOTAL	30,550.59	30,456.01
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>		
INGRESOS POR INTERESES	17,235.99	4,645.77
EGRESOS DE OPERACIONES	9,557.89	2,466.78
INGRESO NETO DE INTERESES	7,678.10	2,178.99
OTROS INGRESOS	3,921.41	881.82
INGRESO DE OPERACIONES	11,599.51	3,060.81
EGRESOS GENERALES	8,767.93	2,237.13
UTILIDAD ANTES DE PROVISIONES	2,831.58	823.68
UTILIDAD DEL PERIODO	2,341.17	749.21
<b>CALIDAD DE ACTIVOS</b>		
TOTAL DE PRESTAMOS VENCIDOS	1,762.99	1,536.56
TOTAL PROVISIONES PARA PRESTAMOS	2,506.37	4,142.82
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.76	0.63
PROVISIONES / PRESTAMOS VENCIDOS (%)	142.17	269.62
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.08	1.71
<b>RAZONES DE CAPITAL</b>		
PATRIMONIO / ACTIVOS TOTALES (%)	6.80	6.76

PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.79	8.10
PATRIMONIO / PRESTAMOS TOTALES (%)	13.61	12.59
INDICE DE ADECUACION DE CAPITAL	13.00	12.37
<b>LIQUIDEZ</b>		
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.20	17.74
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.81	13.35
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	59.45	57.32
<b>RENTABILIDAD</b>		
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.66	0.89
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.51	0.72
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	7.66	9.84
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.89	5.52
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.71	2.93
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.18	2.59
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	75.59	73.09
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.11	1.05
<b>PRODUCTIVIDAD</b>		
NUMERO DE EMPLEADOS	111.00	113.00
NUMERO DE SUCURSALES	4.00	4.00
PRESTAMOS / EMPLEADOS	2,097.60	2,148.71
DEPOSITOS TOTALES / EMPLEADOS	3,264.04	3,011.82
UTILIDAD NETA / EMPLEADOS	21.09	6.63
<b>TASA DE CRECIMIENTO (12 MESES)</b>		
ACTIVOS (%)	4.46	17.43
PRESTAMOS (%)	1.69	4.64
LOCALES (%)	11.85	29.04
EXTRANJEROS (%)	(4.87)	(9.16)
DEPOSITOS (%)	8.58	7.74
LOCALES (%)	31.12	16.22
EXTRANJEROS (%)	(2.37)	3.70
PATRIMONIO (%)	7.69	0.74
UTILIDAD NETA (%)	(7.42)	11.10
<b>CLASIFICACION PRESTAMOS</b>		
NORMAL	226,307.04	236,780.50
MENCION ESPECIAL	6,303.25	3,550.09
SUBNORMAL	574.13	1,789.39
DUDOSO	155.36	2,894.66
IRRECUPERABLE	2,000.01	1,932.75
<b>TASA DE INTERES ACTIVA</b>		
<b>COMERCIO</b>		
AL POR MAYOR	6.29	6.18
AL POR MENOR	6.10	6.24
<b>CONSUMO</b>		
VIVIENDA HIPOTECARIA	4.82	4.82
PRESTAMO PERSONAL AUTO	6.17	6.14
PRESTAMO PERSONAL	8.11	8.32
TARJETA DE CREDITO	15.04	15.11
<b>TASA DE INTERES PASIVA</b>		
PERSONA NATURAL	3.72	3.83
PERSONA JURIDICA	2.95	3.11

# PANAMÁ, S.A.

## FINANCIERAS

PERIODO DE 6 MESES

(en Balboas)

2018			2019			
Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
467,037.25	478,706.32	475,450.04	479,524.00	489,568.22	512,464.18	554,616.34
59,840.45	45,591.78	57,002.38	32,582.62	41,080.94	36,122.05	49,906.69
241,281.44	237,490.35	245,255.73	264,322.44	266,982.00	265,281.23	276,757.99
113,433.68	113,811.19	118,594.22	124,066.44	128,863.47	133,520.44	148,099.85
127,847.77	123,679.16	126,661.51	140,256.00	138,118.53	131,760.79	128,658.14
151,720.20	187,179.07	164,609.99	169,203.37	167,739.01	198,461.81	212,401.05
358,175.85	359,915.21	377,726.99	382,736.10	367,337.49	374,123.51	417,477.20
107,054.90	115,384.05	122,838.86	109,229.47	102,365.38	109,813.31	138,107.10
0.00	0.00	0.00	0.00	0.00	0.00	0.00
106,054.90	114,384.05	121,838.86	109,229.47	97,365.38	104,813.31	128,107.10
1,000.00	1,000.00	1,000.00	0.00	5,000.00	5,000.00	10,000.00
251,120.94	244,531.16	254,888.13	273,506.62	264,972.11	264,310.21	279,370.10
0.00	0.00	0.00	0.00	0.00	0.00	0.00
238,902.53	238,112.14	252,394.53	263,609.78	258,813.25	258,865.42	270,899.35
12,218.41	6,419.02	2,493.60	9,896.84	6,158.86	5,444.79	8,470.76
31,453.23	32,660.97	33,675.13	35,287.26	37,083.79	38,416.03	39,529.10
445,707.84	474,409.94	470,812.93	465,832.10	478,302.74	495,585.25	515,033.19
369,325.14	386,427.73	385,208.47	405,527.47	413,861.33	444,206.23	449,512.38
233,141.17	223,736.48	239,044.58	253,563.50	254,131.72	251,385.79	261,006.86
136,183.96	162,691.24	146,163.89	151,963.97	159,729.60	192,820.44	188,505.52
31,082.52	32,018.75	32,678.79	32,927.48	34,268.51	35,538.50	36,602.11
9,516.19	14,309.58	19,518.46	5,676.77	11,551.98	17,457.54	23,563.54
5,041.51	7,637.37	10,257.76	2,834.60	5,723.92	8,918.02	12,484.17
4,474.69	6,672.21	9,260.70	2,842.16	5,828.06	8,539.52	11,079.37
2,782.21	3,841.26	5,614.78	1,363.32	3,006.86	5,243.72	7,223.40
7,256.90	10,513.48	14,875.48	4,205.48	8,834.92	13,783.24	18,302.77
4,771.22	7,223.82	10,519.24	2,891.07	5,941.35	9,279.16	12,402.86
2,485.68	3,289.66	4,356.24	1,314.42	2,893.57	4,504.07	5,899.91
1,213.71	2,415.72	3,301.31	1,342.09	3,014.59	4,260.41	5,030.39
1,341.14	1,937.82	757.65	870.73	977.47	1,239.80	782.76
3,422.92	3,520.43	3,409.35	3,166.15	3,019.67	3,227.51	2,803.46
0.56	0.82	0.31	0.33	0.37	0.47	0.28
255.23	181.67	449.99	363.62	308.93	260.32	358.15
1.42	1.48	1.39	1.20	1.13	1.22	1.01
6.73	6.82	7.08	7.36	7.57	7.50	7.13

8.00	7.69	8.22	8.14	8.53	8.28	8.08
13.04	13.75	13.73	13.35	13.89	14.48	14.28
12.47	13.09	14.17	12.91	13.71	13.84	0.00
16.71	12.67	15.09	8.51	11.18	9.66	11.95
12.81	9.52	11.99	6.79	8.39	7.05	9.00
59.07	64.67	58.67	52.72	56.85	62.70	62.83
0.66	0.83	0.86	1.32	1.46	1.28	1.12
0.54	0.68	0.70	1.15	1.26	1.15	0.98
7.81	10.06	10.10	16.30	17.59	15.98	13.74
5.15	4.94	5.07	5.60	5.58	5.24	5.24
2.73	2.64	2.66	2.80	2.77	2.68	2.78
2.42	2.30	2.40	2.80	2.82	2.56	2.46
65.75	68.71	70.72	68.75	67.25	67.32	67.76
1.51	1.33	1.46	1.34	1.45	1.57	1.61
122.00	122.00	129.00	133.00	133.00	136.00	142.00
4.00	4.00	4.00	4.00	4.00	4.00	4.00
1,977.72	1,946.64	1,901.21	1,987.39	2,007.38	1,950.60	1,949.00
2,935.87	2,950.12	2,928.12	2,877.72	2,761.94	2,750.91	2,939.98
9.95	19.80	25.59	10.09	22.67	31.33	35.43
10.05	1.83	1.99	6.06	4.82	7.05	16.65
7.24	13.10	5.34	8.86	10.65	11.70	12.84
25.08	24.80	17.99	14.70	13.60	17.32	24.88
(4.82)	4.12	(4.28)	4.17	8.03	6.53	1.58
13.14	7.20	4.26	12.46	2.56	3.95	10.52
(0.95)	(6.23)	(14.14)	(7.84)	(4.38)	(4.83)	12.43
20.44	14.97	16.26	23.31	5.52	8.09	9.60
2.41	4.09	6.29	15.44	17.90	17.62	17.38
12.09	54.93	41.01	79.13	148.38	76.36	52.38
228,045.80	216,145.45	231,982.64	245,971.21	250,804.70	251,245.51	262,756.19
8,272.40	20,059.45	12,544.63	17,624.36	15,229.38	12,171.44	12,245.49
4,407.18	682.80	251.04	159.02	132.51	634.38	403.25
3,380.55	3,098.70	3,293.24	2,857.39	2,947.12	3,436.21	3,200.63
598.44	1,024.38	593.52	876.61	887.96	1,021.19	955.90
5.59	5.13	5.34	5.71	5.85	6.01	5.80
6.57	6.94	6.93	7.10	7.17	6.92	6.91
4.75	4.73	5.10	5.10	5.26	5.25	5.26
6.27	6.24	6.56	6.53	6.50	6.54	6.48
8.43	8.45	8.25	8.36	8.52	8.62	8.64
15.11	14.19	18.54	18.52	19.25	19.27	19.09
3.67	3.62	3.56	3.79	3.86	3.85	3.87
3.07	2.95	2.95	3.01	3.07	3.21	3.08