



Banco Lafise Panamá, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	110,355.16	117,938.17	131,409.27	146,836.51	156,489.75	163,688.52	186,459.55	193,846.23	191,989.63	
Activos Líquidos	50,360.85	32,494.05	42,404.14	56,723.36	49,612.05	56,720.56	70,743.86	73,217.04	53,213.10	
Total de Préstamos	42,147.11	69,472.05	74,674.74	76,923.94	92,706.99	90,612.15	81,167.96	87,897.44	85,896.48	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	42,147.11	69,472.05	74,674.74	76,923.94	92,706.99	90,612.15	81,167.96	87,897.44	85,896.48	
Total de Inversiones	15,484.22	13,088.86	12,162.94	11,102.23	11,882.31	13,873.66	32,407.10	29,247.60	49,999.63	
Total de Depósitos	101,995.96	110,087.54	124,769.89	138,449.99	148,260.53	152,364.37	175,144.17	181,729.58	176,784.85	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	101,995.96	110,087.54	124,769.89	138,449.99	148,260.53	152,364.37	175,144.17	181,729.58	176,784.85	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	101,995.96	105,690.44	121,841.41	135,198.11	145,445.41	152,361.41	175,141.24	178,013.82	169,502.47	
Depósitos de Bancos	0.00	4,397.10	2,928.49	3,251.87	2,815.12	2.96	2.93	3,715.75	7,282.37	
Patrimonio Total	4,950.49	4,513.78	5,267.85	5,313.95	5,816.31	6,349.94	6,803.44	7,525.63	8,375.78	
PROMEDIO (12 MESES)										
Total de Activos	61,720.55	78,763.54	99,048.99	118,309.42	133,422.45	140,813.35	158,934.41	170,341.37	174,239.69	
Activos Generadores de Ingresos	33,218.03	53,787.12	67,285.78	74,827.59	81,110.31	93,523.36	100,206.37	102,585.61	120,242.70	
Total de Prestamos	24,713.85	43,789.98	49,878.21	54,764.32	67,427.05	80,042.10	77,921.35	82,410.69	89,301.73	
Total de Inversiones	8,504.17	9,997.15	17,407.57	20,063.27	13,683.26	13,481.26	22,285.02	20,174.92	30,940.97	
Patrimonio Total	4,161.42	3,905.24	4,262.09	4,895.58	5,383.40	5,431.86	6,035.64	6,419.79	7,096.05	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	4,440.93	2,040.46	4,257.48	6,613.32	8,850.09	2,501.78	4,916.56	7,473.50	9,981.04	
Egreso de Operaciones	3,801.82	1,623.13	3,375.07	5,161.77	6,965.97	1,818.90	3,882.76	6,046.58	8,195.47	



Banco Lafise Panamá, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	639.11	417.32	882.42	1,451.55	1,884.12	682.88	1,033.80	1,426.92	1,785.57
Otros Ingresos	713.40	197.86	467.30	587.13	806.23	325.96	697.85	1,239.32	1,873.55
Ingreso de Operaciones	1,352.51	615.18	1,349.71	2,038.69	2,690.35	1,008.84	1,731.65	2,666.24	3,659.12
Egresos Generales	872.59	323.54	682.44	1,096.38	1,525.07	438.40	884.31	1,350.74	1,873.95
Utilidad Antes de Provisiones	479.91	291.64	667.27	942.31	1,165.28	570.44	847.34	1,315.50	1,785.17
Utilidad del Periodo	133.04	23.14	371.18	598.07	769.26	538.80	805.91	1,274.07	1,643.97
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	26.50	198.94	186.21	90.51	79.46
Total Provisiones Para Préstamos	378.59	647.08	674.67	722.83	774.60	806.00	786.47	750.23	850.00
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.03	0.22	0.23	0.10	0.09
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	2,923.33	405.16	422.35	828.89	1,069.74
Provisiones Para Préstamos / Préstamos Totales (%)	0.90	0.93	0.90	0.94	0.84	0.89	0.97	0.85	0.99
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	4.49	3.83	4.01	3.62	3.72	3.88	3.65	3.88	4.36
Patrimonio / Activos Generadores de Ing. (%)	8.59	5.47	6.07	6.04	5.56	6.08	5.99	6.42	6.16
Patrimonio / Préstamos Totales (%)	11.75	6.50	7.05	6.91	6.27	7.01	8.38	8.56	9.75
Indice de Adecuacion de Capital	9.14	8.02	8.75	8.72	9.10	10.90	9.20	9.46	9.51
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	49.38	29.52	33.99	40.97	33.46	37.23	40.39	40.29	30.10
Activos Líquidos / Activos Totales (%)	45.64	27.55	32.27	38.63	31.70	34.65	37.94	37.77	27.72
Activos Líquidos + Inversiones / Depósitos Totales (%)	64.56	41.41	43.73	48.99	41.48	46.33	58.89	56.38	58.38
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.40	0.17	1.10	1.07	0.95	2.30	1.61	1.66	1.37
Utilidad Neta / Total de Activos (Promedio) (%)	0.22	0.12	0.75	0.67	0.58	1.53	1.01	1.00	0.94
Utilidad Neta / Patrimonio Total (Promedio) (%)	3.20	2.37	17.42	16.29	14.29	39.68	26.71	26.46	23.17
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	13.37	15.17	12.65	11.78	10.91	10.70	9.81	9.71	8.30
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	11.45	12.07	10.03	9.20	8.59	7.78	7.75	7.86	6.82



Banco Lafise Panamá, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.92	3.10	2.62	2.59	2.32	2.92	2.06	1.85	1.48
Egresos Generales / Ingresos de Operaciones (%)	64.52	52.59	50.56	53.78	56.69	43.46	51.07	50.66	51.21
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.15	1.47	1.39	1.05	0.99	1.39	1.39	1.61	1.56
PRODUCTIVIDAD									
Número de Empleados	29.00	31.00	28.00	27.00	32.00	29.00	35.00	35.00	37.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	1,453.35	2,241.03	2,666.95	2,849.03	2,897.09	3,124.56	2,319.08	2,511.36	2,321.53
Depósitos Totales / Empleados	3,517.10	3,551.21	4,456.07	5,127.78	4,633.14	5,253.94	5,004.12	5,192.27	4,777.97
Utilidad Neta / Empleados	4.59	0.75	13.26	22.15	24.04	18.58	23.03	36.40	44.43
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	743.31	197.91	97.05	63.55	41.81	38.79	41.89	32.02	22.69
Préstamos (%)	478.90	283.66	197.73	135.93	119.96	30.43	8.70	14.27	-7.35
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	478.90	283.66	197.73	135.93	119.96	30.43	8.70	14.27	-7.35
Depósitos (%)	961.43	237.19	105.67	70.95	45.36	38.40	40.37	31.26	19.24
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	961.43	237.19	105.67	70.95	45.36	38.40	40.37	31.26	19.24
Patrimonio (%)	46.80	36.92	61.77	18.69	17.49	40.68	29.15	41.62	44.00
Utilidad Neta (%)	-204.23	-130.59	397.62	939.48	478.20	2,228.32	117.12	113.03	113.71
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	42,095.16	70,119.14	75,349.41	77,646.77	93,445.35	91,219.21	81,440.29	88,289.03	86,133.61
Mencion Especial	430.53	0.00	0.00	0.00	0.00	0.00	80.94	209.91	117.82
Subnormal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	307.77
Dudoso	0.00	0.00	0.00	0.00	36.25	21.45	247.21	0.00	40.61
Irrecuperable	0.00	0.00	0.00	0.00	0.00	177.48	185.99	148.73	146.66