

Banco Lafise Panamá, S.A.
ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Balboas)

| | 2011 | 2012 | | | |
|---------------------------------|---------------|--------------|--------------|---------------|---------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| INGRESO POR INTERESES | 11,377,151.21 | 3,280,143.50 | 6,615,092.46 | 10,213,716.58 | 13,960,256.63 |
| PRESTAMOS | 8,765,009.56 | 2,555,287.51 | 5,150,934.68 | 8,013,651.43 | 11,020,038.33 |
| DEPOSITOS | 421,050.50 | 130,531.78 | 235,355.01 | 341,544.35 | 455,136.18 |
| INVERSIONES | 2,191,091.15 | 594,324.21 | 1,228,802.77 | 1,858,520.80 | 2,485,082.12 |
| ARRENDAMIENTOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTROS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 7,892,589.22 | 2,053,112.16 | 4,140,272.25 | 6,237,221.45 | 8,427,527.00 |
| INTERESES PAGADOS | 7,476,628.73 | 1,877,185.40 | 3,720,575.07 | 5,594,759.23 | 7,517,761.36 |
| COMISIONES | 415,960.49 | 175,926.76 | 419,697.18 | 642,462.22 | 909,765.64 |
| INGRESO NETO DE INTERESES | 3,484,561.99 | 1,227,031.34 | 2,474,820.21 | 3,976,495.13 | 5,532,729.63 |
| OTROS INGRESOS | 4,178,396.61 | 1,138,431.43 | 2,131,655.40 | 3,457,812.35 | 4,598,706.59 |
| COMISIONES | 3,226,928.95 | 984,671.07 | 1,885,443.20 | 2,787,516.24 | 3,781,601.08 |
| OPERACIONES CON DIVISAS | 61,540.92 | (1,817.79) | 18,245.73 | 169,375.33 | 118,983.73 |
| DIVIDENDOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTROS INGRESOS | 889,926.74 | 155,578.15 | 227,966.47 | 500,920.78 | 698,121.78 |
| INGRESOS DE OPERACIONES | 7,662,958.60 | 2,365,462.77 | 4,606,475.61 | 7,434,307.48 | 10,131,436.22 |
| EGRESOS GENERALES | 4,428,406.00 | 1,359,026.40 | 2,593,013.41 | 3,980,551.05 | 5,432,204.00 |
| GASTOS ADMINISTRATIVOS | 2,620,919.55 | 844,824.11 | 1,638,076.54 | 2,579,762.15 | 3,542,852.21 |
| GASTOS GENERALES | 572,436.57 | 160,494.06 | 300,930.69 | 431,370.32 | 570,524.20 |
| GASTOS DE DEPRECIACION | 427,036.17 | 126,575.19 | 252,748.45 | 370,351.79 | 492,113.18 |
| OTROS GASTOS | 808,013.71 | 227,133.04 | 401,257.73 | 599,066.79 | 826,714.41 |
| UTILIDADES ANTES DE PROVISIONES | 3,234,552.60 | 1,006,436.37 | 2,013,462.20 | 3,453,756.43 | 4,699,232.22 |
| CUENTAS MALAS | 1,247,516.19 | 343,823.31 | 696,273.99 | 1,119,210.13 | 1,693,739.30 |
| UTILIDAD DEL PERIODO | 1,987,036.41 | 662,613.06 | 1,317,188.21 | 2,334,546.30 | 3,005,492.92 |