



BANCO LAFISE PANAMÁ, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2007		2008		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	50,360,848.79	32,494,047.55	42,404,140.82	55,564,170.75	42,373,012.55
Depósitos Internos en Bancos	2,228,214.13	4,500,174.21	2,003,695.02	7,679,523.28	2,982,946.68
A la Vista	558,214.13	3,310,174.21	2,003,695.02	7,679,523.28	2,982,946.68
A Plazo	1,670,000.00	1,190,000.00	0.00	0.00	0.00
Depósitos Externos en Bancos	48,132,134.66	27,993,373.34	40,399,945.80	47,884,147.47	39,389,565.87
A la Vista	88,050.39	2,276,801.84	23,899,945.80	5,707,683.57	24,347,089.16
A Plazo	48,044,084.27	25,716,571.50	16,500,000.00	42,176,463.90	15,042,476.71
Otros	500.00	500.00	500.00	500.00	500.00
CARTERA CREDITICIA NETA	42,147,107.22	69,472,053.06	74,674,739.15	76,923,941.89	92,706,993.51
Interna	0.00	0.00	0.00	0.00	0.00
Externa	42,525,695.32	70,119,135.67	75,349,413.10	77,646,770.48	93,481,595.80
Menos Provisiones	378,588.10	647,082.61	674,673.95	722,828.59	774,602.29
Interna	0.00	0.00	0.00	0.00	0.00
Externa	378,588.10	647,082.61	674,673.95	722,828.59	774,602.29
INVERSIONES EN VALORES NETA	15,484,215.06	13,088,860.19	12,162,938.80	12,102,231.97	11,880,222.00
Internas	0.00	0.00	0.00	0.00	0.00
Externas	15,484,215.06	13,088,860.19	12,162,938.80	12,102,231.97	11,880,222.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	2,362,986.36	2,883,209.72	2,167,455.73	2,209,159.11	2,288,394.55
Internos	1,061,671.15	921,651.15	960,828.78	958,388.76	962,987.86



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Externos	1,301,315.21	1,961,558.57	1,206,626.95	1,250,770.35	1,325,406.69
ACTIVO TOTAL NETO	110,355,157.43	117,938,170.52	131,409,274.50	146,799,503.72	149,248,622.61
DEPOSITOS	101,995,957.77	110,087,543.85	124,769,891.07	138,449,988.14	141,021,493.98
Internos	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	101,995,957.77	110,087,543.85	124,769,891.07	138,449,988.14	141,021,493.98
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	101,394,088.36	105,690,440.16	121,841,405.19	135,198,113.15	138,206,374.20
A la Vista	16,876,050.29	16,170,608.94	19,186,279.07	25,353,138.65	24,830,114.92
A Plazo	84,027,181.05	89,058,397.12	101,592,125.25	107,644,563.06	110,490,039.14
De Ahorros	490,857.02	461,434.10	1,063,000.87	2,200,411.44	2,886,220.14
De Bancos	601,869.41	4,397,103.69	2,928,485.88	3,251,874.99	2,815,119.78
A la Vista	495,960.76	2,290,614.72	928,485.88	1,251,874.99	815,119.78
A Plazo	105,908.65	2,106,488.97	2,000,000.00	2,000,000.00	2,000,000.00
OBLIGACIONES	2,200,434.03	1,616,678.54	19,450.97	34,164.43	31,938.76
Internas	87,919.97	20,853.71	19,450.97	34,164.43	31,938.76
Externas	2,112,514.06	1,595,824.83	0.00	0.00	0.00



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OTROS PASIVOS	1,208,275.22	1,720,171.89	1,352,085.96	3,038,409.74	2,380,967.81
Internos	414,721.47	713,738.81	308,491.05	442,032.70	868,809.43
Externos	793,553.75	1,006,433.08	1,043,594.91	2,596,377.04	1,512,158.38
PATRIMONIO	4,950,490.41	4,513,776.24	5,267,846.50	5,276,941.41	5,814,222.06
Capital	5,000,000.00	5,000,000.00	5,300,000.00	5,300,000.00	5,550,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	18,692.39	41,833.94	389,876.30	579,758.04	787,956.91
Gan/Perd en Inv. Dis. para la Venta	-68,201.98	-528,057.70	-422,029.80	-602,816.63	-523,734.85
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	110,355,157.43	117,938,170.52	131,409,274.50	146,799,503.72	149,248,622.61