

Banco Lafise Panamá, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2011 A DICIEMBRE 2012

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	48,957,823.16	78,698,537.93	55,430,864.75	43,622,389.41	30,506,227.15
DEPÓSITOS INTERNOS EN BANCOS	12,535,289.00	14,833,146.11	19,357,470.72	20,893,029.29	13,066,375.59
A LA VISTA	7,894,925.01	10,124,342.28	10,051,730.22	6,362,383.79	2,462,791.29
A PLAZO	4,640,363.99	4,708,803.83	9,305,740.50	14,530,645.50	10,603,584.30
DEPÓSITOS EXTERNOS EN BANCOS	34,780,571.00	63,227,363.14	35,638,450.47	22,122,394.44	16,640,387.88
A LA VISTA	34,564,935.38	62,482,150.04	8,292,299.81	9,266,398.95	11,288,150.88
A PLAZO	215,635.62	745,213.10	27,346,150.66	12,855,995.49	5,352,237.00
OTROS	1,641,963.16	638,028.68	434,943.56	606,965.68	799,463.68
CARTERA CREDITICIA NETA	147,501,441.34	123,798,927.21	134,949,230.80	154,807,427.19	190,242,699.24
INTERNA	32,599,451.32	35,698,643.69	37,920,786.48	48,828,617.66	62,620,274.23
EXTERNA	116,967,828.97	90,341,704.92	99,602,384.84	108,955,439.24	131,080,290.59
MENOS PROVISIONES	(2,065,838.95)	(2,241,421.40)	(2,573,940.52)	(2,976,629.71)	(3,457,865.58)
INTERNA	(118,718.77)	(151,358.88)	(212,253.51)	(219,555.57)	(162,434.54)
EXTERNA	(1,947,120.18)	(2,090,062.52)	(2,361,687.01)	(2,757,074.14)	(3,295,431.04)
INVERSIONES EN VALORES NETA	89,307,957.62	112,852,794.48	129,818,152.87	126,112,693.32	109,668,482.05
INTERNAS	5,461,520.00	1,049,000.00	7,264,514.48	8,015,840.00	10,011,353.04
EXTERNAS	84,018,985.60	112,000,165.78	122,779,460.37	118,340,611.44	99,900,887.09
MENOS PROVISIONES	(172,547.98)	(196,371.30)	(225,821.98)	(243,758.12)	(243,758.08)
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	(172,547.98)	(196,371.30)	(225,821.98)	(243,758.12)	(243,758.08)
OTROS ACTIVOS	8,350,749.17	7,660,215.70	8,468,479.20	8,173,040.56	8,790,655.14
INTERNOS	1,974,039.92	1,924,735.94	1,867,097.94	1,845,893.79	1,927,715.09
EXTERNOS	6,376,709.25	5,735,479.76	6,601,381.26	6,327,146.77	6,862,940.05
ACTIVO TOTAL NETO	294,117,971.29	323,010,475.32	328,666,727.62	332,715,550.48	339,208,063.58
DEPOSITOS	271,165,721.75	298,641,491.31	301,431,592.94	305,837,184.56	310,876,669.82
INTERNOS	57,109,882.59	72,113,689.08	75,727,130.20	90,531,140.01	77,001,266.17
OFICIALES	0.00	0.00	0.00	0.00	0.00

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DE PARTICULARES	51,308,928.99	66,312,710.48	69,927,130.20	84,730,188.16	71,200,287.57
A LA VISTA	25,910,436.64	35,157,630.83	39,397,755.26	54,531,681.34	44,162,566.58
A PLAZO	22,480,059.19	25,560,040.11	25,032,488.08	24,924,488.08	21,643,201.08
DE AHORROS	2,918,433.16	5,595,039.54	5,496,886.86	5,274,018.74	5,394,519.91
DE BANCOS	5,800,953.60	5,800,978.60	5,800,000.00	5,800,951.85	5,800,978.60
A LA VISTA	953.60	978.60	0.00	951.85	978.60
A PLAZO	5,800,000.00	5,800,000.00	5,800,000.00	5,800,000.00	5,800,000.00
EXTERNOS	214,055,839.16	226,527,802.23	225,704,462.74	215,306,044.55	233,875,403.65
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	194,361,033.42	188,270,906.75	185,177,027.57	200,787,593.37	205,283,808.28
A LA VISTA	48,128,343.36	48,518,439.44	47,762,709.93	50,616,384.64	45,368,228.92
A PLAZO	132,699,978.98	126,422,616.76	127,801,550.62	140,788,194.43	148,331,999.96
DE AHORROS	13,532,711.08	13,329,850.55	9,612,767.02	9,383,014.30	11,583,579.40
DE BANCOS	19,694,805.74	38,256,895.48	40,527,435.17	14,518,451.18	28,591,595.37
A LA VISTA	16,232,805.74	14,878,645.48	17,149,185.17	12,806,451.18	27,091,595.37
A PLAZO	3,462,000.00	23,378,250.00	23,378,250.00	1,712,000.00	1,500,000.00
OBLIGACIONES	5,024,504.96	5,001,353.27	5,000,000.00	5,076,824.00	5,077,122.00
INTERNAS	24,504.96	1,353.27	0.00	0.00	0.00
EXTERNAS	5,000,000.00	5,000,000.00	5,000,000.00	5,076,824.00	5,077,122.00
OTROS PASIVOS	4,663,979.35	4,940,888.25	7,551,384.75	5,663,331.10	6,607,063.89
INTERNOS	2,145,948.47	2,110,961.44	3,283,053.16	3,737,053.55	4,471,422.17
EXTERNOS	2,518,030.88	2,829,926.81	4,268,331.59	1,926,277.55	2,135,641.72
PATRIMONIO	13,263,765.23	14,426,742.49	14,683,749.93	16,138,210.82	16,647,207.87
CAPITAL	12,000,000.00	12,000,000.00	12,000,000.00	12,000,000.00	12,000,000.00
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	1,883,335.77	2,545,948.82	3,200,523.98	4,217,882.07	4,888,870.54

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PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	(619,570.54)	(119,206.33)	(516,774.05)	(79,671.25)	(241,662.67)
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	294,117,971.29	323,010,475.32	328,666,727.62	332,715,550.48	339,208,063.58