

BANCO LAFISE PANAMÁ, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2017 A DICIEMBRE 2018
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2017	2018											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(30,685.19)	(34.99%)	87,687.58	65,559.48	73,284.78	60,372.19	38,143.24	54,117.99	59,840.45	49,004.35	41,495.80	45,591.78	39,446.08	47,283.67	57,002.38
Depositos Locales en Bancos	(13,534.53)	(63.24%)	21,401.77	26,660.22	14,460.41	15,311.00	8,454.66	8,962.16	9,649.48	10,006.40	14,502.18	16,489.17	7,652.81	9,487.17	7,867.24
A la Vista	(2,214.53)	(24.41%)	9,071.77	15,320.22	8,450.41	9,301.00	7,324.66	7,832.16	8,519.48	8,876.40	13,372.18	15,359.17	6,642.81	8,477.17	6,857.24
A Plazo	(11,320.00)	(91.81%)	12,330.00	11,340.00	6,010.00	6,010.00	1,130.00	1,130.00	1,130.00	1,130.00	1,130.00	1,130.00	1,010.00	1,010.00	1,010.00
Depositos Extranjeros en Bancos	(17,158.58)	(26.37%)	65,070.73	37,829.58	57,559.30	44,040.37	28,664.35	44,138.73	49,066.59	37,679.20	26,057.06	28,074.24	30,575.49	36,710.61	47,912.15
A la Vista	(9,311.68)	(22.01%)	42,300.84	29,615.45	35,923.15	34,813.73	20,611.16	33,521.11	37,659.10	26,622.12	17,468.92	19,700.65	17,698.70	23,491.34	32,989.15
A Plazo	(7,846.89)	(34.46%)	22,769.89	8,214.13	21,636.15	9,226.64	8,053.19	10,617.61	11,407.49	11,057.08	8,588.14	8,373.59	12,876.79	13,219.27	14,923.00
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	7.91	0.65%	1,215.08	1,069.68	1,265.06	1,020.82	1,024.23	1,017.10	1,124.37	1,318.75	936.56	1,028.37	1,217.78	1,085.88	1,222.99
CARTERA CREDITICIA	12,422.31	5.34%	232,833.42	244,092.10	243,423.56	242,804.56	245,352.20	246,481.05	241,281.44	238,778.31	238,392.65	237,490.35	227,527.99	236,019.53	245,255.73
Locales	18,859.06	18.31%	103,003.20	108,890.74	110,223.25	112,297.22	116,426.29	116,733.76	116,819.25	116,148.23	118,012.67	117,150.82	113,192.97	119,176.09	121,862.26
Extranjero	(5,533.77)	(4.18%)	132,336.59	139,334.36	137,296.65	134,650.17	133,162.57	134,068.40	127,885.12	126,026.29	123,681.63	123,859.97	117,744.60	120,111.74	126,802.82
Menos Provisiones	902.98	36.03%	2,506.37	4,133.00	4,096.34	4,142.82	4,236.66	4,321.12	3,422.92	3,396.20	3,301.65	3,520.43	3,409.57	3,268.31	3,409.35
Locales	773.69	31.02%	2,494.36	4,120.87	4,081.73	4,127.92	4,221.45	4,305.60	3,385.57	3,216.70	3,122.16	3,339.62	3,231.33	3,127.01	3,268.04
Extranjero	129.29	1,076.25%	12.01	12.14	14.61	14.90	15.21	15.52	37.35	179.50	179.49	180.81	178.24	141.30	141.30
INVERSIONES EN VALORES	36,892.19	28.89%	127,717.80	125,732.35	112,977.06	134,724.56	141,912.51	120,455.88	151,720.20	169,966.11	180,372.35	187,179.07	180,872.66	163,282.56	164,609.99
Locales	5,938.55	18.18%	32,660.58	40,529.90	40,143.34	51,863.38	52,220.44	52,107.52	51,904.05	52,006.04	53,238.64	53,140.33	52,829.65	52,696.13	38,599.13
Extranjero	31,052.33	32.67%	95,057.22	85,202.45	72,833.72	82,861.18	89,692.07	68,348.36	99,856.44	118,009.89	127,198.93	134,114.53	128,124.05	110,657.00	126,109.55
Menos Provisiones	98.70	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	40.30	49.82	65.22	75.79	81.04	70.56	98.70
Locales	14.21	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	15.34	14.92	15.74	14.99	14.07	13.70	14.21
Extranjero	84.49	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	24.95	34.90	49.49	60.80	66.97	56.85	84.49
OTROS ACTIVOS	(9,355.09)	(52.16%)	17,937.02	17,765.16	12,614.73	14,238.89	14,003.82	13,692.62	14,195.16	7,787.47	7,734.80	8,445.12	9,562.20	7,724.84	8,581.93
Locales	(421.10)	(6.17%)	6,827.17	6,220.42	7,185.92	8,561.36	6,727.17	6,757.14	7,266.39	5,884.62	6,001.89	6,611.70	7,492.27	5,821.25	6,406.06
Extranjero	(8,933.99)	(80.41%)	11,109.85	11,544.74	5,428.81	5,677.53	7,276.65	6,935.47	6,928.77	1,902.85	1,732.91	1,833.42	2,069.93	1,903.58	2,175.87
TOTAL DE ACTIVOS	9,274.22	1.99%	466,175.82	453,149.09	442,300.13	452,140.20	439,411.77	434,747.53	467,037.25	465,536.25	467,995.60	478,706.32	457,408.93	454,310.59	475,450.04
DEPOSITOS	15,418.97	4.26%	362,308.02	345,691.49	341,338.86	340,336.14	324,280.64	345,775.82	358,175.85	348,395.43	351,161.51	359,915.21	349,713.28	365,418.44	377,726.99
Locales	(20,228.87)	(14.14%)	143,067.72	130,570.21	123,022.36	118,526.70	105,261.11	112,690.18	107,054.90	112,647.81	107,801.40	115,384.05	99,743.70	113,744.62	122,838.86

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Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	(9,228.87)	(7.04%)	131,067.72	124,570.21	117,022.36	112,526.70	104,261.11	111,690.18	106,054.90	111,647.81	106,801.40	114,384.05	98,743.70	112,744.62	121,838.86
A la Vista	1,067.07	1.47%	72,811.73	66,949.74	59,581.91	67,299.84	58,278.90	62,707.94	58,389.67	67,063.69	60,778.13	64,299.96	53,747.57	63,869.44	73,878.79
A Plazo	(11,775.59)	(23.14%)	50,897.96	49,907.96	50,052.96	37,623.56	38,199.60	40,999.79	39,693.33	36,743.19	37,826.76	41,236.24	36,699.73	36,725.51	39,122.37
De Ahorros	1,479.65	20.11%	7,358.04	7,712.51	7,387.49	7,603.31	7,782.61	7,982.44	7,971.90	7,840.93	8,196.51	8,847.85	8,296.40	12,149.67	8,837.69
De Bancos	(11,000.00)	(91.67%)	12,000.00	6,000.00	6,000.00	6,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	(11,000.00)	(91.67%)	12,000.00	6,000.00	6,000.00	6,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Extranjero	35,647.84	16.26%	219,240.29	215,121.28	218,316.49	221,809.44	219,019.53	233,085.64	251,120.94	235,747.62	243,360.11	244,531.16	249,969.58	251,673.83	254,888.13
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	41,263.45	19.54%	211,131.08	208,026.83	209,619.12	214,487.65	212,330.39	226,154.77	238,902.53	231,450.73	238,121.56	238,112.14	240,889.76	241,923.37	252,394.53
A la Vista	(7,479.36)	(13.37%)	55,937.26	51,176.54	52,136.28	55,539.32	52,758.88	57,613.81	57,568.19	53,777.87	51,687.78	50,196.95	46,715.47	47,011.26	48,457.90
A Plazo	15,267.12	11.02%	138,529.85	140,708.00	141,528.48	140,666.01	141,470.25	144,893.61	146,636.37	140,391.58	144,330.40	144,499.78	149,060.21	148,040.53	153,796.97
De Ahorros	33,475.69	200.89%	16,663.97	16,142.29	15,954.37	18,282.32	18,101.26	23,647.35	34,697.98	37,281.28	42,103.39	43,415.41	45,114.08	46,871.57	50,139.66
De Bancos	(5,615.61)	(69.25%)	8,109.21	7,094.46	8,697.37	7,321.79	6,689.14	6,930.87	12,218.41	4,296.88	5,238.55	6,419.02	9,079.82	9,750.46	2,493.60
A la Vista	(5,615.61)	(69.25%)	8,109.21	7,094.46	8,697.37	7,321.79	6,689.14	6,930.87	12,218.41	4,296.88	5,238.55	6,419.02	9,079.82	9,750.46	2,493.60
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	(8,022.98)	(13.08%)	61,324.88	66,596.14	58,608.32	71,749.03	75,794.36	49,384.22	68,961.23	68,621.50	75,411.02	73,273.04	63,457.10	44,044.06	53,301.90
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	(8,022.98)	(13.08%)	61,324.88	66,596.14	58,608.32	71,749.03	75,794.36	49,384.22	68,961.23	68,621.50	75,411.02	73,273.04	63,457.10	44,044.06	53,301.90
OTROS PASIVOS	(114.46)	(1.05%)	10,860.47	10,161.78	11,790.03	9,487.34	8,184.98	8,277.86	8,446.94	16,878.29	9,310.49	12,857.10	11,219.62	11,580.58	10,746.01
Locales	1,225.69	22.72%	5,395.80	5,755.91	6,640.11	5,116.85	4,862.05	4,829.39	3,840.50	3,463.15	5,977.61	8,080.16	7,345.38	8,477.53	6,621.50
Extranjero	(1,340.15)	(24.52%)	5,464.67	4,405.86	5,149.91	4,370.48	3,322.93	3,448.48	4,606.44	13,415.14	3,332.87	4,776.94	3,874.24	3,103.05	4,124.52
PATRIMONIO	1,992.68	6.29%	31,682.45	30,699.68	30,562.93	30,567.69	31,151.78	31,309.64	31,453.23	31,641.03	32,112.58	32,660.97	33,018.92	33,267.51	33,675.13
Capital	0.00	0.00%	15,500.00	15,500.00	15,500.00	15,500.00	15,500.00	15,500.00	15,500.00	15,500.00	15,500.00	15,500.00	15,500.00	15,500.00	15,500.00
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	427.31	9.17%	4,661.09	4,661.09	4,661.09	4,789.55	4,789.55	4,789.55	4,789.55	4,872.56	4,872.56	4,872.97	4,915.03	4,915.03	5,088.40
Provisiones Dinámicas	256.17	5.50%	4,661.09	4,661.09	4,661.09	4,661.09	4,661.09	4,661.09	4,661.09	4,661.09	4,661.09	4,661.09	4,661.09	4,661.09	4,917.26
Otras Reservas	171.14	0.00%	0.00	0.00	0.00	128.46	128.46	128.46	128.46	211.47	211.47	211.88	253.94	253.94	171.14

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	374.82	3.95%	9,500.81	10,254.06	10,254.06	10,080.37	10,080.37	10,080.37	10,061.28	9,978.27	9,978.27	9,977.86	9,935.79	9,935.79	9,875.62
Utilidad de Periodo	960.13	41.01%	2,341.17	285.64	522.88	749.21	891.37	1,068.77	1,213.71	1,358.57	1,811.78	2,415.72	2,929.30	3,166.21	3,301.31
Ganancia o Perdida en Valores Disponibles para la Venta	230.42	(71.87%)	(320.62)	(1.11)	(375.10)	(551.44)	(109.51)	(129.05)	(111.31)	(68.37)	(50.02)	(105.57)	(261.21)	(249.53)	(90.20)
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	9,274.22	1.99%	466,175.82	453,149.09	442,300.13	452,140.20	439,411.77	434,747.53	467,037.25	465,536.25	467,995.60	478,706.32	457,408.93	454,310.59	475,450.04