

BANCO LAFISE PANAMÁ, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2020 A DICIEMBRE 2021
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2020	2021											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	1,353.67	3.10%	43,704.79	37,664.21	24,561.07	31,991.52	34,699.97	35,597.05	24,936.60	33,719.24	32,225.34	47,870.55	40,862.34	63,699.86	45,058.46
Depositos Locales en Bancos	(3,733.44)	(31.95%)	11,683.49	12,659.17	5,956.52	5,834.59	6,287.11	5,352.22	6,219.13	5,733.90	8,057.09	5,790.38	7,147.24	5,307.92	7,950.05
A la Vista	1,146.56	17.52%	6,543.49	7,519.17	5,816.52	5,694.59	5,957.11	5,002.22	6,159.13	5,673.90	7,957.09	5,500.38	6,947.24	5,107.92	7,690.05
A Plazo	(4,880.00)	(94.94%)	5,140.00	5,140.00	140.00	140.00	330.00	350.00	60.00	60.00	100.00	290.00	200.00	200.00	260.00
Depositos Extranjeros en Bancos	5,089.70	16.50%	30,837.79	23,828.26	17,522.21	24,845.95	27,164.72	29,138.71	17,576.11	26,906.90	22,967.10	40,942.33	32,400.97	57,185.16	35,927.49
A la Vista	528.04	1.95%	27,109.46	20,099.93	13,793.88	18,409.19	20,727.95	22,701.95	11,139.35	20,470.14	16,530.34	33,975.56	25,134.21	48,895.18	27,637.50
A Plazo	4,561.66	122.35%	3,728.33	3,728.33	3,728.33	6,436.76	6,436.76	6,436.76	6,436.76	6,436.76	6,436.76	6,966.76	7,266.76	8,289.98	8,289.98
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	(2.59)	(0.22%)	1,183.51	1,176.77	1,082.35	1,310.98	1,248.14	1,106.11	1,141.36	1,078.43	1,201.15	1,137.84	1,314.13	1,206.78	1,180.92
CARTERA CREDITICIA	30,692.12	13.56%	226,394.34	227,206.92	227,305.81	226,297.78	233,405.70	233,888.01	230,079.45	229,902.49	231,182.40	240,763.77	238,500.63	235,266.96	257,086.46
Locales	21,066.74	15.13%	139,224.78	140,227.54	141,257.64	141,690.01	140,630.91	137,680.20	135,009.10	134,949.11	133,232.30	136,270.21	136,709.62	138,909.63	160,291.52
Extranjero	11,269.92	12.42%	90,755.94	90,581.62	89,724.47	88,285.05	96,526.04	99,950.40	98,786.53	100,260.45	103,248.40	110,037.46	107,490.85	102,124.52	102,025.86
Menos Provisiones	1,644.53	45.85%	3,586.38	3,602.25	3,676.31	3,677.28	3,751.24	3,742.59	3,716.18	5,307.07	5,298.29	5,543.91	5,699.83	5,767.19	5,230.92
Locales	(1,411.59)	(40.22%)	3,510.06	2,571.72	2,690.56	2,601.17	2,488.30	2,408.86	2,298.76	2,723.36	2,747.41	2,467.31	2,048.47	2,126.97	2,098.47
Extranjero	3,056.12	4,004.23%	76.32	1,030.53	985.75	1,076.12	1,262.94	1,333.73	1,417.41	2,583.71	2,550.88	3,076.60	3,651.36	3,640.21	3,132.44
INVERSIONES EN VALORES	19,365.03	6.91%	280,265.63	288,786.81	320,314.84	301,372.04	296,178.01	288,602.61	302,620.98	284,001.67	280,520.01	265,084.15	298,090.66	279,025.98	299,630.65
Locales	(7,463.14)	(13.22%)	56,456.33	56,632.92	67,259.56	70,246.93	72,030.05	69,866.99	67,588.59	73,200.53	64,210.70	59,010.23	59,085.74	57,837.79	48,993.20
Extranjero	26,803.86	11.97%	223,864.07	232,206.70	253,118.98	231,180.86	224,207.56	218,811.24	235,091.57	210,846.57	216,358.75	206,129.58	239,034.12	221,214.75	250,667.92
Menos Provisiones	(24.30)	(44.37%)	54.77	52.82	63.70	55.75	59.61	75.62	59.17	45.43	49.44	55.65	29.21	26.56	30.47
Locales	(5.77)	(100.00%)	5.77	5.75	7.07	12.78	8.61	8.56	10.77	10.77	15.18	14.33	0.00	0.00	0.00
Extranjero	(18.54)	(37.83%)	49.01	47.07	56.63	42.97	51.00	67.06	48.40	34.66	34.26	41.32	29.21	26.56	30.47
OTROS ACTIVOS	(705.44)	(3.62%)	19,467.12	18,704.22	20,020.36	17,903.99	17,997.47	17,882.91	17,818.10	17,973.73	21,799.77	19,100.46	19,567.00	19,886.15	18,761.68
Locales	2,106.90	16.67%	12,640.25	12,842.52	12,072.52	10,756.05	11,137.50	11,473.47	11,783.89	12,155.37	15,223.90	13,414.58	12,861.64	13,125.92	14,747.15
Extranjero	(2,812.34)	(41.20%)	6,826.87	5,861.70	7,947.84	7,147.95	6,859.97	6,409.44	6,034.21	5,818.35	6,575.87	5,685.87	6,705.36	6,760.23	4,014.53
TOTAL DE ACTIVOS	50,705.37	8.90%	569,831.88	572,362.15	592,202.08	577,565.34	582,281.15	575,970.58	575,455.13	565,597.13	565,727.53	572,818.93	597,020.64	597,878.95	620,537.25
DEPOSITOS	26,796.33	6.51%	411,466.16	420,406.80	426,570.67	421,347.02	431,666.11	423,946.35	420,336.99	415,483.69	414,276.22	423,273.44	435,093.45	439,197.86	438,262.49
Locales	20,504.09	14.94%	137,229.80	136,396.45	137,028.36	137,821.23	137,087.92	140,808.14	148,069.09	145,134.65	143,476.16	144,842.02	160,476.21	161,286.73	157,733.89

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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	25,504.09	19.29%	132,229.80	136,396.45	137,028.36	137,821.23	137,087.92	140,808.14	148,069.09	145,134.65	143,476.16	144,842.02	160,476.21	161,286.73	157,733.89
A la Vista	392.32	0.58%	67,350.99	68,828.18	67,236.74	72,021.03	72,789.80	78,418.31	79,894.76	77,075.47	72,147.68	72,765.09	73,580.16	71,823.32	67,743.31
A Plazo	19,461.62	39.82%	48,876.84	51,658.24	53,045.24	47,790.52	46,037.41	44,131.90	49,697.76	48,726.40	52,010.41	53,813.58	65,066.58	65,772.46	68,338.46
De Ahorros	5,650.15	35.31%	16,001.97	15,910.03	16,746.38	18,009.67	18,260.71	18,257.93	18,476.57	19,332.78	19,318.07	18,263.35	21,829.48	23,690.94	21,652.12
De Bancos	(5,000.00)	(100.00%)	5,000.00	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 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	(5,000.00)	(100.00%)	5,000.00	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	6,292.25	2.29%	274,236.36	284,010.35	289,542.31	283,525.79	294,578.19	283,138.21	272,267.91	270,349.04	270,800.06	278,431.42	274,617.24	277,911.14	280,528.61
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	4,367.87	1.63%	268,044.27	277,777.79	281,145.51	277,254.21	286,384.73	273,808.07	263,884.72	262,057.95	262,612.02	273,095.97	266,330.84	270,761.79	272,412.14
A la Vista	(7,456.72)	(17.79%)	41,908.84	45,324.47	42,753.17	38,785.93	41,282.64	37,844.07	37,245.81	30,038.55	32,663.49	36,630.72	32,726.35	35,330.18	34,452.12
A Plazo	4,474.13	2.91%	153,838.66	158,598.40	160,860.18	159,925.02	160,054.34	159,279.52	161,067.41	161,294.68	160,304.26	159,338.65	159,396.84	158,714.00	158,312.79
De Ahorros	7,350.46	10.17%	72,296.77	73,854.92	77,532.16	78,543.26	85,047.75	76,684.48	65,571.49	70,724.72	69,644.27	77,126.60	74,207.65	76,717.61	79,647.23
De Bancos	1,924.38	31.08%	6,192.09	6,232.56	8,396.80	6,271.58	8,193.46	9,330.14	8,383.19	8,291.08	8,188.03	5,335.45	8,286.40	7,149.34	8,116.47
A la Vista	1,924.38	31.08%	6,192.09	6,232.56	8,396.80	6,271.58	8,193.46	9,330.14	8,383.19	8,291.08	8,188.03	5,335.45	8,286.40	7,149.34	8,116.47
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	456.76	0.45%	101,084.90	92,652.52	106,093.01	97,636.79	92,652.52	94,609.74	97,358.63	92,652.52	92,652.52	92,267.91	92,267.91	92,267.91	101,541.66
Locales	(6,316.99)	(17.58%)	35,932.37	27,500.00	27,500.00	27,500.00	27,500.00	94,609.74	97,358.63	30,000.00	30,000.00	29,615.38	29,615.38	29,615.38	29,615.38
Extranjero	6,773.75	10.40%	65,152.52	65,152.52	78,593.01	70,136.79	65,152.52	0.00	0.00	62,652.52	62,652.52	62,652.52	62,652.52	62,652.52	71,926.27
OTROS PASIVOS	24,887.18	197.77%	12,583.89	13,978.40	13,965.80	13,077.47	13,629.87	13,522.78	13,655.31	13,576.17	13,716.79	13,508.61	25,214.04	22,677.61	37,471.07
Locales	9,099.16	133.05%	6,838.80	12,136.75	8,226.70	8,181.97	8,746.38	12,470.26	12,621.30	12,460.97	12,615.72	12,030.92	14,158.66	21,067.72	15,937.96
Extranjero	15,788.02	274.81%	5,745.09	1,841.65	5,739.10	4,895.50	4,883.49	1,052.52	1,034.01	1,115.19	1,101.06	1,477.69	11,055.38	1,609.89	21,533.11
PATRIMONIO	(1,434.90)	(3.21%)	44,696.93	45,324.42	45,572.60	45,504.05	44,332.64	43,891.71	44,104.20	43,884.75	45,082.00	43,768.97	44,445.25	43,735.57	43,262.03
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	(765.63)	(11.25%)	6,806.94	6,791.06	6,869.38	6,650.97	6,536.58	6,584.46	6,422.69	7,469.05	6,281.25	6,219.93	6,256.46	6,227.40	6,041.31
Provisiones Dinámicas	0.00	0.00%	4,917.26	4,917.26	4,917.26	4,917.26	4,917.26	4,917.26	4,917.26	4,917.26	4,917.26	4,917.26	4,917.26	4,917.26	4,917.26
Otras Reservas	(765.63)	(40.52%)	1,889.69	1,873.80	1,952.12	1,733.71	1,619.32	1,667.20	1,505.44	2,551.79	1,363.99	1,302.67	1,339.20	1,310.14	1,124.06

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Utilidad de Periodos Anteriores	3,569.70	22.01%	16,216.03	19,236.84	19,158.52	19,276.56	19,391.46	19,343.59	19,505.35	18,459.00	19,646.79	19,708.11	19,671.58	19,700.64	19,785.73
Utilidad de Periodo	(469.95)	(15.64%)	3,005.45	305.32	525.80	946.58	1,102.36	1,206.92	1,358.92	1,523.13	1,675.49	1,805.66	1,906.61	2,010.39	2,535.50
Ganancia o Perdida en Valores Disponibles para la Venta	(3,769.02)	(118.95%)	3,168.51	3,491.19	3,518.90	3,129.95	1,802.24	1,256.75	1,317.24	933.57	1,978.46	535.26	1,110.60	297.14	(600.51)
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	50,705.37	8.90%	569,831.88	572,362.15	592,202.08	577,565.34	582,281.15	575,970.58	575,455.13	565,597.13	565,727.53	572,818.93	597,020.64	597,878.95	620,537.25