

BANCO LAFISE PANAMÁ, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2021 A DICIEMBRE 2022
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2021	2022											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	5,760.79	12.79%	45,058.46	55,575.94	38,822.17	30,620.63	35,472.12	53,219.36	40,527.64	54,452.32	40,004.97	57,896.52	39,774.62	51,206.81	50,819.25
Depositos Locales en Bancos	1,038.53	13.06%	7,950.05	7,142.31	7,909.18	8,354.21	8,020.60	8,989.31	9,373.52	9,609.35	5,426.94	14,464.56	7,505.38	9,062.94	8,988.57
A la Vista	1,038.53	13.50%	7,690.05	6,642.31	7,389.18	7,774.21	6,080.60	7,039.31	7,383.52	7,619.35	5,386.94	9,364.56	7,505.38	9,002.94	8,728.57
A Plazo	0.00	0.00%	260.00	500.00	520.00	580.00	1,940.00	1,950.00	1,990.00	1,990.00	40.00	5,100.00	0.00	60.00	260.00
Depositos Extranjeros en Bancos	4,962.83	13.81%	35,927.49	47,262.11	29,560.47	21,190.52	26,384.00	43,041.53	29,931.14	43,468.23	33,160.70	42,213.66	31,135.19	41,158.45	40,890.32
A la Vista	(1,990.01)	(7.20%)	27,637.50	38,472.62	20,450.98	14,744.80	19,068.29	35,423.54	21,953.15	33,313.25	24,490.72	29,608.84	17,893.36	27,916.63	25,647.50
A Plazo	6,952.84	83.87%	8,289.98	8,789.49	9,109.49	6,445.72	7,315.72	7,617.98	7,977.98	10,154.98	8,669.98	12,604.82	13,241.82	13,241.82	15,242.82
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	(240.57)	(20.37%)	1,180.92	1,171.52	1,352.52	1,075.90	1,067.51	1,188.53	1,222.98	1,374.74	1,417.32	1,218.30	1,134.05	985.42	940.35
CARTERA CREDITICIA	20,580.10	8.01%	257,086.46	257,680.21	257,570.20	256,507.20	239,189.59	250,787.44	237,809.22	239,412.22	240,977.01	242,268.72	239,640.33	250,552.00	277,666.56
Locales	7,209.89	4.50%	160,291.52	165,662.35	158,218.04	148,858.71	129,638.75	135,522.61	127,528.21	130,120.60	135,375.01	140,838.95	139,490.16	148,925.68	167,501.41
Extranjero	14,807.99	14.51%	102,025.86	97,325.59	104,652.92	112,549.97	114,367.57	120,048.62	115,179.55	113,967.53	110,463.41	106,450.19	105,394.18	107,084.63	116,833.84
Menos Provisiones	1,437.77	27.49%	5,230.92	5,307.73	5,300.76	4,901.48	4,816.73	4,783.80	4,898.54	4,675.90	4,861.41	5,020.42	5,244.01	5,458.31	6,668.69
Locales	(239.82)	(11.43%)	2,098.47	2,223.37	2,032.32	1,625.10	1,587.97	1,518.03	1,649.90	1,471.15	1,550.06	1,470.74	1,582.74	1,455.48	1,858.66
Extranjero	1,677.59	53.56%	3,132.44	3,084.35	3,268.43	3,276.38	3,228.76	3,265.76	3,248.64	3,204.75	3,311.35	3,549.68	3,661.27	4,002.83	4,810.03
INVERSIONES EN VALORES	6,766.37	2.26%	299,630.65	280,890.15	302,128.60	306,380.49	337,187.80	335,418.22	346,867.34	331,085.76	396,687.22	356,259.88	370,281.53	339,097.50	306,397.03
Locales	13,821.67	28.21%	48,993.20	54,831.22	53,953.84	51,259.72	58,559.60	61,949.51	67,688.61	87,205.75	102,759.40	94,165.69	95,226.78	81,034.45	62,814.86
Extranjero	(6,269.02)	(2.50%)	250,667.92	226,094.12	248,215.15	255,550.95	279,104.40	273,956.16	279,693.80	244,393.71	294,471.18	262,936.14	275,921.04	258,877.47	244,398.90
Menos Provisiones	786.27	2,580.72%	30.47	35.18	40.39	430.18	476.20	487.45	515.07	513.70	543.36	841.95	866.29	814.42	816.74
Locales	28.80	0.00%	0.00	0.00	0.54	0.34	3.36	4.29	13.61	13.63	51.27	45.11	46.83	29.04	28.80
Extranjero	757.48	2,486.20%	30.47	35.18	39.86	429.84	472.84	483.16	501.47	500.06	492.09	796.84	819.46	785.39	787.94
OTROS ACTIVOS	6,109.39	32.56%	18,761.68	19,844.69	18,380.65	14,333.58	17,732.67	18,348.07	24,730.09	23,402.28	26,341.00	23,568.54	24,764.43	24,399.49	24,871.08
Locales	4,929.46	33.43%	14,747.15	15,591.09	13,403.10	11,369.59	13,259.15	13,457.31	19,086.52	18,844.17	21,181.92	19,416.08	19,885.54	19,609.75	19,676.61
Extranjero	1,179.94	29.39%	4,014.53	4,253.60	4,977.56	2,963.99	4,473.52	4,890.75	5,643.57	4,558.11	5,159.08	4,152.46	4,878.89	4,789.74	5,194.47
TOTAL DE ACTIVOS	39,216.66	6.32%	620,537.25	613,991.00	616,901.63	607,841.90	629,582.18	657,773.08	649,934.28	648,352.58	704,010.19	679,993.67	674,460.91	665,255.81	659,753.91
DEPOSITOS	69,421.02	15.84%	438,262.49	439,511.08	452,821.78	444,530.99	464,341.46	491,344.13	480,857.05	484,257.40	490,378.77	506,024.22	491,130.55	490,192.60	507,683.52
Locales	40,517.24	25.69%	157,733.89	149,018.40	153,959.59	143,822.15	161,297.95	185,857.28	175,684.68	175,070.69	180,794.68	187,129.43	182,537.64	179,387.04	198,251.13

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
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	40,517.24	25.69%	157,733.89	149,018.40	153,959.59	143,822.15	161,297.95	185,857.28	175,684.68	175,070.69	180,794.68	187,129.43	182,537.64	179,387.04	198,251.13
A la Vista	46,647.49	68.86%	67,743.31	69,714.75	72,685.70	67,319.66	83,197.83	108,153.53	88,103.95	92,462.86	92,171.05	100,897.12	93,187.90	89,766.22	114,390.79
A Plazo	(9,448.94)	(13.83%)	68,338.46	59,899.94	59,739.06	56,523.12	57,680.61	57,471.61	62,171.48	61,576.73	66,668.48	64,360.70	66,237.74	62,108.29	58,889.52
De Ahorros	3,318.70	15.33%	21,652.12	19,403.71	21,534.84	19,979.37	20,419.50	20,232.14	25,409.25	21,031.09	21,955.15	21,871.60	23,112.00	27,512.53	24,970.82
De Bancos	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 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	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	28,903.78	10.30%	280,528.61	290,492.69	298,862.19	300,708.84	303,043.52	305,486.84	305,172.37	309,186.71	309,584.09	318,894.80	308,592.90	310,805.56	309,432.38
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	32,247.85	11.84%	272,412.14	276,661.95	279,987.93	295,241.12	296,012.10	297,378.48	296,879.45	296,758.27	302,478.43	308,310.82	303,617.42	305,592.16	304,659.98
A la Vista	(754.33)	(2.19%)	34,452.12	36,424.52	34,982.53	44,431.38	33,611.29	32,989.22	33,493.45	35,698.03	32,317.91	33,980.67	30,346.85	31,627.24	33,697.79
A Plazo	21,296.95	13.45%	158,312.79	157,972.34	159,605.36	162,957.52	176,905.44	177,677.57	180,838.78	180,598.71	181,102.42	182,788.08	181,189.13	180,213.13	179,609.74
De Ahorros	11,705.22	14.70%	79,647.23	82,265.09	85,400.05	87,852.23	85,495.37	86,711.69	82,547.22	80,461.53	89,058.10	91,542.07	92,081.44	93,751.78	91,352.45
De Bancos	(3,344.07)	(41.20%)	8,116.47	13,830.73	18,874.26	5,467.72	7,031.42	8,108.36	8,292.92	12,428.44	7,105.66	10,583.97	4,975.49	5,213.40	4,772.40
A la Vista	(3,344.07)	(41.20%)	8,116.47	13,830.73	18,874.26	5,467.72	7,031.42	8,108.36	8,292.92	12,428.44	7,105.66	10,583.97	4,975.49	5,213.40	4,772.40
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	(8,348.53)	(8.22%)	101,541.66	91,017.91	91,017.91	91,017.91	90,633.29	99,383.29	99,383.29	99,383.29	115,814.72	109,955.60	120,171.01	114,792.88	93,193.13
Locales	(1,324.79)	(4.47%)	29,615.38	29,615.38	29,615.38	29,615.38	29,230.77	29,230.77	29,230.77	29,230.77	29,230.77	28,846.15	28,846.15	44,640.36	28,290.60
Extranjero	(7,023.74)	(9.77%)	71,926.27	61,402.52	61,402.52	61,402.52	61,402.52	70,152.52	70,152.52	70,152.52	86,583.95	81,109.44	91,324.85	70,152.52	64,902.53
OTROS PASIVOS	(21,380.92)	(57.06%)	37,471.07	40,678.75	31,185.28	29,326.75	32,431.78	24,973.28	28,986.54	22,331.97	55,834.84	23,961.39	23,068.49	17,582.51	16,090.15
Locales	(1,555.52)	(9.76%)	15,937.96	39,191.82	29,638.31	28,001.36	30,945.38	23,346.49	27,402.46	20,549.10	53,754.32	21,822.50	21,095.48	15,674.29	14,382.44
Extranjero	(19,825.40)	(92.07%)	21,533.11	1,486.93	1,546.97	1,325.39	1,486.40	1,626.78	1,584.08	1,782.87	2,080.51	2,138.88	1,973.01	1,908.23	1,707.71
PATRIMONIO	(474.92)	(1.10%)	43,262.03	42,783.26	41,876.66	42,966.25	42,175.64	42,072.39	40,707.40	42,379.92	41,981.87	40,052.46	40,090.87	42,687.81	42,787.12
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	344.10	5.70%	6,041.31	6,206.76	6,209.70	6,481.71	6,056.46	6,367.90	6,094.09	6,169.57	6,306.51	6,794.94	6,616.57	6,954.52	6,385.41
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	344.10	30.61%	1,124.06	1,289.50	1,292.44	1,564.45	1,139.21	1,450.64	1,176.83	1,252.31	1,389.25	1,877.68	1,699.31	2,037.26	1,468.15

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	2,196.85	11.10%	19,785.73	22,157.36	22,154.41	21,886.28	22,311.52	22,000.09	22,273.90	22,198.42	22,061.48	21,573.05	21,751.42	21,413.47	21,982.58
Utilidad de Periodo	(755.12)	(29.78%)	2,535.50	124.44	235.22	386.56	491.42	600.54	704.74	1,180.66	1,287.66	1,439.23	1,570.80	1,676.83	1,780.38
Ganancia o Perdida en Valores Disponibles para la Venta	(2,260.74)	376.47%	(600.51)	(1,205.30)	(2,222.68)	(1,288.30)	(2,183.77)	(2,396.14)	(3,865.33)	(2,668.73)	(3,173.78)	(5,254.76)	(5,347.92)	(2,857.01)	(2,861.25)
PASIVO Y PATRIMONIO	39,216.66	6.32%	620,537.25	613,991.00	616,901.63	607,841.90	629,582.18	657,773.08	649,934.28	648,352.58	704,010.19	679,993.67	674,460.91	665,255.81	659,753.91