

BANCO LAFISE PANAMÁ, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2022	2023											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	19,840.54	39.04%	50,819.25	38,948.09	58,337.39	46,234.76	55,238.23	62,238.36	63,599.77	44,072.35	54,091.48	57,018.92	48,417.50	39,880.02	70,659.79
Depositos Locales en Bancos	4,609.50	51.28%	8,988.57	6,813.32	22,883.51	7,464.22	12,756.04	8,660.29	20,517.21	11,504.79	13,370.23	14,592.29	8,841.84	7,456.72	13,598.07
A la Vista	1,879.50	21.53%	8,728.57	6,433.32	22,503.51	6,964.22	12,206.04	8,090.29	14,837.21	10,824.79	12,570.23	8,792.29	7,971.84	6,526.72	10,608.07
A Plazo	2,730.00	1,050.00%	260.00	380.00	380.00	500.00	550.00	570.00	5,680.00	680.00	800.00	5,800.00	870.00	930.00	2,990.00
Depositos Extranjeros en Bancos	14,946.50	36.55%	40,890.32	30,912.80	34,459.48	37,398.90	41,255.71	52,407.05	41,822.03	31,273.34	39,519.64	41,436.42	38,523.78	31,201.00	55,836.82
A la Vista	2,191.34	8.54%	25,647.50	16,781.84	19,114.94	22,781.71	26,138.52	37,289.86	26,704.84	16,970.40	21,171.66	24,588.43	21,675.80	11,553.02	27,838.83
A Plazo	12,755.16	83.68%	15,242.82	14,130.96	15,344.54	14,617.19	15,117.19	15,117.19	15,117.19	14,302.94	18,347.98	16,847.98	16,847.98	19,647.98	27,997.98
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	284.54	30.26%	940.35	1,221.97	994.40	1,371.65	1,226.48	1,171.01	1,260.53	1,294.22	1,201.61	990.22	1,051.88	1,222.30	1,224.90
CARTERA CREDITICIA	39,993.44	14.40%	277,666.56	281,747.46	285,650.22	280,446.66	280,306.83	277,497.67	285,157.30	294,510.91	297,256.35	285,700.79	286,974.62	296,895.14	317,660.00
Locales	26,242.98	15.67%	167,501.41	176,931.52	179,423.28	175,844.44	176,755.81	173,483.06	180,622.40	185,390.40	189,732.89	183,301.14	183,954.98	186,137.84	193,744.39
Extranjero	10,682.22	9.14%	116,833.84	112,478.26	114,918.40	113,538.94	112,482.99	106,894.77	107,532.89	112,191.01	110,650.81	105,537.66	106,212.45	113,853.10	127,516.06
Menos Provisiones	(3,068.24)	(46.01%)	6,668.69	7,662.33	8,691.47	8,936.71	8,931.97	2,880.17	2,997.99	3,070.50	3,127.35	3,138.00	3,192.80	3,095.79	3,600.45
Locales	675.54	36.35%	1,858.66	1,890.81	1,926.62	2,142.50	2,151.71	2,238.14	2,318.07	2,336.91	2,418.36	2,374.63	2,382.43	2,252.67	2,534.20
Extranjero	(3,743.79)	(77.83%)	4,810.03	5,771.52	6,764.85	6,794.21	6,780.26	642.03	679.92	733.59	708.99	763.38	810.38	843.13	1,066.25
INVERSIONES EN VALORES	23,167.75	7.56%	306,397.03	298,356.87	294,763.51	292,257.88	303,931.25	310,908.60	344,370.78	375,513.58	359,808.73	340,746.70	335,298.81	340,389.80	329,564.77
Locales	27,562.97	43.88%	62,814.86	63,302.95	68,864.50	70,825.23	70,924.69	70,925.59	94,613.53	114,522.87	114,026.85	89,599.82	88,470.41	89,603.50	90,377.83
Extranjero	(4,691.49)	(1.92%)	244,398.90	235,711.29	226,427.94	221,992.62	233,580.87	240,399.96	250,171.57	261,544.16	246,381.18	251,738.05	247,412.73	251,367.07	239,707.41
Menos Provisiones	(296.27)	(36.28%)	816.74	657.37	528.93	559.98	574.31	416.95	414.32	553.45	599.30	591.17	584.32	580.78	520.47
Locales	164.76	572.13%	28.80	28.55	26.63	26.39	26.16	25.92	25.68	158.19	204.08	202.15	200.21	198.24	193.55
Extranjero	(461.03)	(58.51%)	787.94	628.82	502.30	533.59	548.15	391.03	388.64	395.26	395.22	389.02	384.12	382.54	326.91
OTROS ACTIVOS	7,749.53	31.16%	24,871.08	44,761.23	41,532.09	28,030.05	26,918.59	26,649.48	26,383.57	27,681.46	29,230.17	31,360.70	32,330.76	33,854.93	32,620.60
Locales	7,934.50	40.32%	19,676.61	40,192.67	37,465.80	24,181.33	22,820.49	22,426.01	21,839.32	23,551.36	24,983.02	27,422.46	28,084.12	28,889.19	27,611.11
Extranjero	(184.97)	(3.56%)	5,194.47	4,568.56	4,066.29	3,848.72	4,098.10	4,223.48	4,544.25	4,130.10	4,247.15	3,938.24	4,246.64	4,965.73	5,009.50
TOTAL DE ACTIVOS	90,751.25	13.76%	659,753.91	663,813.65	680,283.20	646,969.35	666,394.90	677,294.10	719,511.43	741,778.29	740,386.73	714,827.12	703,021.70	711,019.89	750,505.17
DEPOSITOS	64,428.02	12.69%	507,683.52	504,284.47	529,301.97	521,690.75	536,719.47	553,247.41	577,257.54	583,065.09	567,386.40	572,620.83	561,485.03	550,848.17	572,111.53
Locales	14,353.34	7.24%	198,251.13	200,514.11	223,376.51	218,904.58	210,283.43	212,577.56	219,262.96	203,340.39	183,591.21	202,614.82	195,825.23	186,459.20	212,604.47

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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	10,342.41	5.22%	198,251.13	200,514.11	223,376.51	218,904.58	210,283.43	212,577.56	219,262.96	203,340.39	183,591.21	202,614.82	195,825.23	182,452.43	208,593.54
A la Vista	3,717.60	3.25%	114,390.79	115,302.25	133,680.72	119,128.08	109,637.30	102,922.99	115,505.39	101,392.77	93,700.30	101,378.58	105,102.98	98,228.65	118,108.39
A Plazo	6,110.00	10.38%	58,889.52	61,326.29	66,615.34	76,697.97	74,848.50	79,370.04	76,161.50	75,674.08	65,586.12	72,903.26	67,730.57	61,836.41	64,999.52
De Ahorros	514.81	2.06%	24,970.82	23,885.57	23,080.45	23,078.53	25,797.62	30,284.52	27,596.07	26,273.54	24,304.80	28,332.99	22,991.68	22,387.37	25,485.63
De Bancos	4,010.93	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,006.77	4,010.93
A la Vista	10.93	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.77	10.93
A Plazo	4,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,000.00	4,000.00
Extranjero	50,074.68	16.18%	309,432.38	303,770.36	305,925.46	302,786.17	326,436.04	340,669.85	357,994.58	379,724.69	383,795.19	370,006.01	365,659.80	364,388.97	359,507.06
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	42,839.56	14.06%	304,659.98	300,191.83	296,658.40	297,518.51	321,504.66	336,078.16	354,329.58	367,531.55	365,008.17	362,448.63	359,355.26	348,985.07	347,499.54
A la Vista	24,773.54	73.52%	33,697.79	28,941.50	29,604.09	31,891.49	38,920.80	48,150.95	74,024.80	78,226.27	66,392.08	62,185.55	63,245.80	53,555.11	58,471.33
A Plazo	36,440.61	20.29%	179,609.74	181,407.34	178,501.58	177,803.69	182,693.07	184,717.24	186,893.36	199,315.98	208,874.11	217,154.98	208,889.02	210,863.85	216,050.35
De Ahorros	(18,374.59)	(20.11%)	91,352.45	89,842.99	88,552.73	87,823.33	99,890.80	103,209.96	93,411.42	89,989.31	89,741.98	83,108.10	87,220.44	84,566.11	72,977.86
De Bancos	7,235.12	151.60%	4,772.40	3,578.54	9,267.06	5,267.66	4,931.38	4,591.70	3,664.99	12,193.14	18,787.02	7,557.38	6,304.54	15,403.90	12,007.52
A la Vista	6,855.12	143.64%	4,772.40	3,578.54	9,267.06	5,267.66	4,931.38	4,591.70	3,664.99	12,193.14	18,787.02	7,557.38	6,304.54	15,023.90	11,627.52
A Plazo	380.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	380.00	380.00
OBLIGACIONES	15,441.92	16.57%	93,193.13	99,300.77	92,831.19	67,364.06	67,364.06	67,364.06	83,381.77	94,239.83	103,428.74	77,169.09	77,150.16	91,926.92	108,635.05
Locales	(25,213.68)	(89.12%)	28,290.60	28,290.60	27,735.04	8,461.54	8,461.54	8,461.54	8,461.54	8,461.54	8,461.54	8,076.92	18,247.63	3,076.92	3,076.92
Extranjero	40,655.60	62.64%	64,902.53	71,010.17	65,096.14	58,902.52	58,902.52	58,902.52	74,920.23	85,778.29	94,967.20	69,092.17	58,902.52	88,850.00	105,558.13
OTROS PASIVOS	2,860.15	17.78%	16,090.15	16,664.22	15,690.87	14,852.64	17,919.03	11,841.23	13,552.69	17,542.54	22,525.27	18,196.69	18,041.81	20,160.94	18,950.30
Locales	2,433.59	16.92%	14,382.44	14,803.10	13,741.51	12,941.07	15,995.75	10,256.56	12,090.67	15,822.26	20,561.24	16,011.98	15,654.67	18,146.01	16,816.03
Extranjero	426.57	24.98%	1,707.71	1,861.12	1,949.35	1,911.57	1,923.27	1,584.66	1,462.02	1,720.28	1,964.03	2,184.71	2,387.14	2,014.92	2,134.28
PATRIMONIO	8,021.16	18.75%	42,787.12	43,564.19	42,459.18	43,061.90	44,392.34	44,841.40	45,319.43	46,930.83	47,046.32	46,840.51	46,344.71	48,083.85	50,808.28
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	843.52	13.21%	6,385.41	6,385.41	6,385.41	6,385.41	6,385.41	6,159.68	6,973.25	7,010.88	7,010.88	7,010.88	7,151.49	7,151.49	7,228.93
Provisiones Dinámicas	851.20	17.31%	4,917.26	4,917.26	4,917.26	4,917.26	4,917.26	4,917.26	5,730.84	5,768.46	5,768.46	5,768.46	5,768.46	5,768.46	5,768.46
Otras Reservas	(7.68)	(0.52%)	1,468.15	1,468.15	1,468.15	1,468.15	1,468.15	1,242.42	1,242.42	1,242.42	1,242.42	1,242.42	1,383.03	1,383.03	1,460.47

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	789.49	3.59%	21,982.58	23,664.96	23,664.96	23,690.16	23,688.59	23,914.32	23,100.74	23,063.12	23,063.12	23,063.12	22,922.50	22,922.50	22,772.07
Utilidad de Periodo	5,769.19	324.04%	1,780.38	340.99	451.28	984.51	1,984.56	3,002.04	3,774.25	4,841.71	5,351.40	5,855.24	6,436.97	7,113.20	7,549.57
Ganancia o Perdida en Valores Disponibles para la Venta	618.96	(21.63%)	(2,861.25)	(2,327.17)	(3,542.46)	(3,498.18)	(3,166.22)	(3,734.64)	(4,028.82)	(3,484.88)	(3,879.08)	(4,588.73)	(5,666.25)	(4,603.34)	(2,242.29)
PASIVO Y PATRIMONIO	90,751.25	13.76%	659,753.91	663,813.65	680,283.20	646,969.35	666,394.90	677,294.10	719,511.43	741,778.29	740,386.73	714,827.12	703,021.70	711,019.89	750,505.17