

BANCO LAFISE PANAMÁ, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2023 A DICIEMBRE 2024
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2023	2024											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	11,566.49	16.37%	70,659.79	60,799.93	58,705.81	57,421.20	66,766.49	77,837.63	75,617.00	63,020.03	65,433.17	70,983.07	69,349.51	66,599.44	82,226.28
Depositos Locales en Bancos	9,006.60	66.23%	13,598.07	8,251.74	9,614.55	13,275.10	12,410.14	14,268.01	10,921.05	12,219.55	15,199.85	16,882.28	14,026.77	18,246.87	22,604.67
A la Vista	11,496.60	108.38%	10,608.07	7,201.74	8,504.55	12,105.10	12,410.14	14,268.01	10,921.05	12,219.55	14,699.85	16,382.28	13,526.77	17,746.87	22,104.67
A Plazo	(2,490.00)	(83.28%)	2,990.00	1,050.00	1,110.00	1,170.00	0.00	0.00	0.00	0.00	500.00	500.00	500.00	500.00	500.00
Depositos Extranjeros en Bancos	2,675.41	4.79%	55,836.82	51,244.07	47,970.61	42,906.51	53,225.50	62,333.90	63,510.29	49,762.68	49,145.96	52,969.25	54,161.30	47,126.26	58,512.23
A la Vista	7,505.41	26.96%	27,838.83	24,726.09	21,452.62	16,388.52	26,019.52	35,127.92	37,912.30	19,164.69	18,547.97	20,663.36	27,355.42	22,952.87	35,344.25
A Plazo	(4,830.00)	(17.25%)	27,997.98	26,517.98	26,517.98	26,517.98	27,205.98	27,205.98	25,597.98	30,597.98	30,597.98	32,305.89	26,805.89	24,173.39	23,167.98
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	(115.52)	(9.43%)	1,224.90	1,304.11	1,120.65	1,239.60	1,130.85	1,235.72	1,185.67	1,037.80	1,087.36	1,131.54	1,161.43	1,226.31	1,109.37
CARTERA CREDITICIA	99,948.91	31.46%	317,660.00	305,494.37	313,172.02	325,542.36	334,824.02	332,800.39	357,428.48	354,703.42	361,753.41	398,754.69	408,270.21	399,753.85	417,608.91
Locales	65,700.65	33.91%	193,744.39	189,659.45	194,764.91	198,984.77	213,127.55	215,739.34	239,781.24	239,576.37	249,654.58	254,932.43	264,545.16	265,265.65	259,445.03
Extranjero	34,954.84	27.41%	127,516.06	119,396.16	121,994.98	130,016.92	125,005.61	120,583.22	121,274.02	118,836.64	115,843.57	147,547.50	147,462.50	138,618.06	162,470.90
Menos Provisiones	706.57	19.62%	3,600.45	3,561.24	3,587.87	3,459.33	3,309.15	3,522.17	3,626.78	3,709.60	3,744.74	3,725.24	3,737.46	4,129.86	4,307.02
Locales	601.20	23.72%	2,534.20	2,554.52	2,598.56	2,429.06	2,379.82	2,630.72	2,757.24	2,827.48	2,900.20	2,699.79	2,701.22	3,142.97	3,135.40
Extranjero	105.37	9.88%	1,066.25	1,006.72	989.31	1,030.27	929.32	891.45	869.54	882.11	844.54	1,025.45	1,036.23	986.89	1,171.62
INVERSIONES EN VALORES	(39,636.40)	(12.03%)	329,564.77	314,414.49	325,371.05	319,602.69	302,638.81	301,160.14	307,608.54	301,568.65	309,982.15	303,337.43	287,937.54	305,813.76	289,928.37
Locales	16,763.14	18.55%	90,377.83	90,029.21	93,774.32	92,197.24	93,626.80	88,550.35	88,574.04	89,266.12	89,923.33	75,181.05	86,394.83	108,694.05	107,140.97
Extranjero	(56,673.81)	(23.64%)	239,707.41	224,897.14	232,136.63	227,944.24	209,271.12	212,890.72	219,321.67	212,580.50	220,340.89	228,422.91	201,805.46	197,400.29	183,033.60
Menos Provisiones	(274.27)	(52.70%)	520.47	511.86	539.90	538.79	259.11	280.93	287.17	277.97	282.07	266.53	262.75	280.58	246.20
Locales	(9.34)	(4.83%)	193.55	191.59	189.61	187.61	186.85	221.92	219.94	217.95	215.94	203.45	195.60	217.06	184.21
Extranjero	(264.92)	(81.04%)	326.91	320.27	350.29	351.18	72.26	59.01	67.23	60.02	66.13	63.08	67.15	63.53	61.99
OTROS ACTIVOS	13,924.26	42.69%	32,620.60	37,116.96	32,295.44	30,872.53	31,759.40	29,133.42	28,158.03	24,417.86	24,833.73	24,552.59	26,672.56	37,063.36	46,544.86
Locales	5,335.17	19.32%	27,611.11	32,845.24	27,747.92	26,235.01	27,152.78	24,282.38	23,425.29	20,530.68	20,647.24	20,864.38	22,514.47	22,652.81	32,946.28
Extranjero	8,589.09	171.46%	5,009.50	4,271.72	4,547.52	4,637.53	4,606.62	4,851.05	4,732.74	3,887.17	4,186.49	3,688.21	4,158.09	14,410.55	13,598.59
TOTAL DE ACTIVOS	85,803.25	11.43%	750,505.17	717,825.75	729,544.32	733,438.79	735,988.71	740,931.58	768,812.05	743,709.96	762,002.45	797,627.78	792,229.80	809,230.41	836,308.42
DEPOSITOS	113,211.55	19.79%	572,111.53	572,181.71	557,833.04	573,946.82	582,106.04	590,417.57	597,562.32	594,647.97	597,732.48	646,002.37	607,225.36	651,412.04	685,323.09
Locales	80,092.43	37.67%	212,604.47	213,052.92	205,406.39	216,127.49	228,989.96	233,922.27	256,985.38	228,482.82	239,426.21	274,094.45	225,339.01	261,567.21	292,696.91

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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	84,077.51	40.31%	208,593.54	213,044.71	205,388.31	216,101.78	228,941.17	233,865.38	256,915.91	228,388.35	239,344.88	274,000.64	225,327.37	261,552.34	292,671.05
A la Vista	28,119.51	23.81%	118,108.39	117,357.27	102,890.59	110,356.11	120,007.99	123,709.79	140,120.10	114,479.36	112,779.84	145,956.18	97,363.37	109,717.52	146,227.90
A Plazo	46,859.15	72.09%	64,999.52	68,713.77	75,147.86	76,705.49	78,938.49	78,554.60	88,289.43	84,841.63	90,487.09	92,369.59	96,024.70	118,492.17	111,858.67
De Ahorros	9,098.85	35.70%	25,485.63	26,973.67	27,349.86	29,040.18	29,994.70	31,600.98	28,506.38	29,067.36	36,077.96	35,674.88	31,939.29	33,342.64	34,584.48
De Bancos	(3,985.08)	(99.36%)	4,010.93	8.21	18.09	25.71	48.79	56.89	69.47	94.47	81.32	93.81	11.64	14.88	25.85
A la Vista	14.92	136.53%	10.93	8.21	18.09	25.71	48.79	56.89	69.47	94.47	81.32	93.81	11.64	14.88	25.85
A Plazo	(4,000.00)	(100.00%)	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
Extranjero	33,119.12	9.21%	359,507.06	359,128.79	352,426.65	357,819.33	353,116.07	356,495.30	340,576.94	366,165.15	358,306.27	371,907.92	381,886.35	389,844.83	392,626.18
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	42,320.21	12.18%	347,499.54	340,891.03	333,425.24	343,403.90	337,301.77	337,158.65	337,318.68	349,565.70	351,043.42	365,761.56	373,470.42	380,407.88	389,819.75
A la Vista	(28,222.05)	(48.27%)	58,471.33	49,101.73	41,242.04	41,685.84	33,273.70	29,690.90	32,940.88	36,203.88	36,280.19	29,749.99	30,890.17	27,552.29	30,249.28
A Plazo	67,329.91	31.16%	216,050.35	215,596.93	214,931.92	224,208.64	229,272.92	229,906.29	225,186.65	240,256.33	241,440.05	263,589.75	268,920.50	275,534.22	283,380.26
De Ahorros	3,212.35	4.40%	72,977.86	76,192.38	77,251.28	77,509.42	74,755.15	77,561.46	79,191.14	73,105.48	73,323.18	72,421.82	73,659.75	77,321.38	76,190.21
De Bancos	(9,201.09)	(76.63%)	12,007.52	18,237.76	19,001.41	14,415.43	15,814.30	19,336.65	3,258.27	16,599.46	7,262.85	6,146.36	8,415.93	9,436.95	2,806.43
A la Vista	(8,821.09)	(75.86%)	11,627.52	17,857.76	18,621.41	14,035.43	15,434.30	18,956.65	2,878.27	16,219.46	6,882.85	5,766.36	8,035.93	9,056.95	2,806.43
A Plazo	(380.00)	(100.00%)	380.00	380.00	380.00	380.00	380.00	380.00	380.00	380.00	380.00	380.00	380.00	380.00	0.00
OBLIGACIONES	(33,705.71)	(31.03%)	108,635.05	72,014.98	100,135.67	81,292.97	78,709.88	76,535.61	97,486.93	76,535.61	88,521.07	76,150.99	108,159.33	79,025.80	74,929.34
Locales	(769.23)	(25.00%)	3,076.92	3,076.92	3,076.92	2,692.31	2,692.31	2,692.31	2,692.31	2,692.31	2,692.31	2,692.31	2,307.69	2,307.69	2,307.69
Extranjero	(32,936.48)	(31.20%)	105,558.13	68,938.06	97,058.74	78,600.67	76,017.57	73,843.30	94,794.62	73,843.30	85,828.76	73,843.30	105,851.64	76,718.10	72,621.65
OTROS PASIVOS	2,409.97	12.73%	18,936.30	22,199.98	19,941.90	25,481.51	22,276.57	22,889.16	21,902.64	19,166.00	21,105.64	19,588.34	21,192.19	22,607.77	21,346.27
Locales	1,886.41	11.23%	16,802.03	20,012.19	17,806.27	22,930.04	19,640.53	20,625.54	19,747.94	16,533.54	18,461.32	16,664.50	18,152.27	19,950.05	18,688.43
Extranjero	523.56	24.53%	2,134.28	2,187.79	2,135.63	2,551.47	2,636.04	2,263.62	2,154.70	2,632.46	2,644.32	2,923.84	3,039.92	2,657.72	2,657.84
PATRIMONIO	3,887.45	7.65%	50,822.28	51,429.07	51,633.71	52,717.49	52,896.23	51,089.24	51,860.16	53,360.39	54,643.27	55,886.09	55,652.93	56,184.81	54,709.73
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	687.64	9.51%	7,228.93	7,228.93	7,228.93	7,228.93	7,629.87	7,228.93	8,013.05	8,013.05	8,013.05	7,807.72	7,910.50	7,910.50	7,916.57
Provisiones Dinámicas	784.12	13.59%	5,768.46	5,768.46	5,768.46	5,768.46	5,768.46	5,768.46	6,552.58	6,552.58	6,552.58	6,552.58	6,552.58	6,552.58	6,552.58
Otras Reservas	(96.48)	(6.61%)	1,460.47	1,460.47	1,460.47	1,460.47	1,861.40	1,460.47	1,460.47	1,460.47	1,460.47	1,255.14	1,357.92	1,357.92	1,363.99

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Utilidad de Periodos Anteriores	2,796.72	12.28%	22,772.07	30,337.39	30,337.39	30,193.28	29,790.59	26,351.53	25,567.41	25,567.41	25,567.41	25,772.73	25,669.95	25,669.95	25,568.79
Utilidad de Periodo	996.57	13.18%	7,563.57	811.12	1,371.92	2,408.82	3,511.86	4,516.26	5,267.51	5,770.04	6,572.08	7,190.06	7,698.18	8,015.21	8,560.15
Ganancia o Perdida en Valores Disponibles para la Venta	(593.49)	26.47%	(2,242.29)	(2,448.36)	(2,804.52)	(2,613.54)	(3,536.09)	(2,507.48)	(2,487.80)	(1,490.11)	(1,009.28)	(384.43)	(1,125.71)	(910.86)	(2,835.78)
PASIVO Y PATRIMONIO	85,803.25	11.43%	750,505.17	717,825.75	729,544.32	733,438.79	735,988.71	740,931.58	768,812.05	743,709.96	762,002.45	797,627.78	792,229.80	809,230.41	836,308.42