

BANCO LAFISE PANAMÁ, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 2015

	2014	2015			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
ACTIVOS LIQUIDOS NETO	50,685,562.92	34,094,516.96	53,047,478.23	39,272,334.12	74,316,139.12
DEPÓSITOS INTERNOS EN BANCOS	7,136,512.28	8,408,535.64	9,222,126.92	10,739,019.52	13,744,833.45
A LA VISTA	4,442,512.28	5,320,535.64	5,998,126.92	7,804,019.52	5,694,833.45
A PLAZO	2,694,000.00	3,088,000.00	3,224,000.00	2,935,000.00	8,050,000.00
DEPÓSITOS EXTERNOS EN BANCOS	42,620,514.66	24,650,176.57	41,937,774.17	27,210,592.36	59,272,346.43
A LA VISTA	36,968,031.88	17,633,698.79	33,039,387.74	19,564,644.58	51,670,868.65
A PLAZO	5,652,482.78	7,016,477.78	8,898,386.43	7,645,947.78	7,601,477.78
OTROS	928,535.98	1,035,804.75	1,887,577.14	1,322,722.24	1,298,959.24
CARTERA CREDITICIA NETA	213,713,456.31	189,257,708.62	198,535,367.67	202,181,273.77	222,224,672.99
INTERNA	78,056,857.05	72,591,001.54	67,751,745.78	71,256,652.72	79,878,725.22
EXTERNA	143,166,981.42	124,396,791.30	139,147,268.11	139,311,634.34	149,736,938.64
MENOS PROVISIONES	(7,510,382.16)	(7,730,084.22)	(8,363,646.22)	(8,387,013.29)	(7,390,990.87)
INTERNA	(4,506,298.99)	(4,803,672.99)	(5,654,236.01)	(5,724,014.97)	(5,036,125.69)
EXTERNA	(3,004,083.17)	(2,926,411.23)	(2,709,410.21)	(2,662,998.32)	(2,354,865.18)
INVERSIONES EN VALORES NETA	129,492,084.85	139,708,831.77	143,098,365.17	125,796,399.99	111,775,643.94
INTERNAS	23,634,941.66	24,002,918.33	24,689,951.10	24,673,980.96	24,946,849.84
EXTERNAS	105,857,143.19	115,705,913.44	118,408,414.07	101,122,419.03	86,828,794.10
MENOS PROVISIONES	0.00	0.00	0.00	0.00	0.00
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	7,504,782.48	7,036,601.05	8,798,472.30	8,472,077.10	8,516,675.22
INTERNOS	5,354,699.50	4,876,746.43	6,533,003.69	6,228,389.86	6,190,698.20
EXTERNOS	2,150,082.98	2,159,854.62	2,265,468.61	2,243,687.24	2,325,977.02
ACTIVO TOTAL NETO	401,395,886.56	370,097,658.40	403,479,683.37	375,722,084.98	416,833,131.27
DEPOSITOS	340,136,240.24	326,479,952.19	339,696,986.18	329,941,447.82	350,863,839.20
INTERNOS	102,282,500.56	94,721,753.68	100,292,453.86	100,855,201.94	120,403,378.57
OFICIALES	0.00	0.00	0.00	0.00	0.00

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DE PARTICULARES	101,282,500.56	94,721,753.68	97,292,453.86	97,855,201.94	118,403,378.57
A LA VISTA	62,464,673.06	51,993,714.60	55,638,466.80	57,374,233.19	72,484,590.73
A PLAZO	28,991,408.45	32,965,908.33	31,216,799.33	32,032,144.31	36,847,570.31
DE AHORROS	9,826,419.05	9,762,130.75	10,437,187.73	8,448,824.44	9,071,217.53
DE BANCOS	1,000,000.00	0.00	3,000,000.00	3,000,000.00	2,000,000.00
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	1,000,000.00	0.00	3,000,000.00	3,000,000.00	2,000,000.00
EXTERNOS	237,853,739.68	231,758,198.51	239,404,532.32	229,086,245.88	230,460,460.63
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	234,591,633.66	228,988,679.26	231,074,176.57	220,235,905.14	225,124,520.10
A LA VISTA	67,408,661.02	68,222,885.91	78,808,712.64	65,905,548.71	73,732,058.03
A PLAZO	148,302,444.59	138,998,454.85	133,332,405.17	137,065,426.65	134,938,403.95
DE AHORROS	18,880,528.05	21,767,338.50	18,933,058.76	17,264,929.78	16,454,058.12
DE BANCOS	3,262,106.02	2,769,519.25	8,330,355.75	8,850,340.74	5,335,940.53
A LA VISTA	2,662,106.02	2,169,519.25	8,330,355.75	8,850,340.74	5,335,940.53
A PLAZO	600,000.00	600,000.00	0.00	0.00	0.00
OBLIGACIONES	29,079,826.00	11,082,647.00	26,078,532.00	11,081,355.00	30,081,529.00
INTERNAS	0.00	0.00	0.00	0.00	0.00
EXTERNAS	29,079,826.00	11,082,647.00	26,078,532.00	11,081,355.00	30,081,529.00
OTROS PASIVOS	7,353,071.30	7,090,614.46	11,583,473.98	7,837,657.73	8,764,963.62
INTERNOS	4,471,823.39	3,576,835.73	4,206,334.17	4,426,798.37	4,500,979.27
EXTERNOS	2,881,247.91	3,513,778.73	7,377,139.81	3,410,859.36	4,263,984.35
PATRIMONIO	24,826,749.02	25,444,444.75	26,120,691.21	26,861,624.43	27,122,799.45
CAPITAL	18,232,756.00	15,500,000.00	15,500,000.00	15,500,000.00	15,500,000.00
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	0.00	2,732,756.00	2,732,756.00	3,575,756.55	4,637,049.98
UTILIDAD DEL PERIODO Y DE PERIODOS	6,776,640.76	7,239,952.37	8,092,535.88	7,699,203.32	7,126,507.83

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ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	(182,647.74)	(28,263.62)	(204,600.67)	86,664.56	(140,758.36)
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	401,395,886.56	370,097,658.40	403,479,683.37	375,722,084.98	416,833,131.27