

BALANCE DE SITUACION
Banco Lafise Panamá, S.A.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012												
			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(18,451.60)	(37.69%)	48,957.82	94,022.72	89,290.63	78,698.54	49,055.46	47,177.31	55,430.86	59,560.53	52,411.24	43,622.39	62,116.38	68,317.65	30,506.23
Depositos Locales en Bancos	(516.96)	(3.81%)	13,583.33	13,312.92	13,428.75	14,833.15	17,101.30	16,484.68	19,357.47	31,976.30	27,947.34	20,893.03	26,890.19	39,320.55	13,066.38
A la Vista	(6,480.18)	(72.46%)	8,942.97	8,604.11	8,719.95	10,124.34	12,322.27	11,705.65	10,051.73	22,154.46	6,443.79	6,362.38	5,338.91	8,727.83	2,462.79
A Plazo	5,963.22	128.51%	4,640.36	4,708.80	4,708.80	4,708.80	4,779.03	4,779.03	9,305.74	9,821.85	21,503.55	14,530.65	21,551.28	30,592.72	10,603.58
Depositos Extranjeros en Bancos	(18,140.18)	(52.16%)	34,780.57	80,147.47	75,273.38	63,227.36	31,371.94	30,169.10	35,638.45	26,700.89	23,756.17	22,122.39	34,435.69	28,373.45	16,640.39
A la Vista	(23,276.78)	(67.34%)	34,564.94	79,399.02	74,527.97	62,482.15	30,625.18	20,025.65	8,292.30	8,885.12	15,428.48	9,266.40	20,215.15	23,489.39	11,288.15
A Plazo	5,136.60	2,382.07%	215.64	748.45	745.41	745.21	746.76	10,143.46	27,346.15	17,815.77	8,327.68	12,856.00	14,220.54	4,884.06	5,352.24
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	205.54	34.61%	593.92	562.34	588.50	638.03	582.22	523.53	434.94	883.34	707.73	606.97	790.51	623.65	799.46
CARTERA CREDITICIA	42,796.42	28.99%	147,635.26	134,703.80	129,457.62	123,952.38	134,959.54	136,468.90	135,111.70	144,245.71	148,827.82	154,967.59	158,107.06	168,656.54	190,431.68
Locales	30,020.82	92.09%	32,599.45	33,634.46	38,045.69	35,698.64	38,305.07	40,202.52	37,920.79	42,308.40	45,373.60	48,828.62	51,688.13	56,199.41	62,620.27
Extranjero	14,112.46	12.07%	116,967.83	103,101.36	93,543.94	90,341.70	98,898.45	98,602.85	99,602.38	104,533.78	106,150.70	108,955.44	109,410.41	115,476.48	131,080.29
Menos Provisiones	1,336.86	69.20%	1,932.02	2,032.02	2,132.02	2,087.97	2,243.97	2,336.47	2,411.47	2,596.47	2,696.47	2,816.47	2,991.47	3,019.35	3,268.88
Locales	(17.60)	(32.01%)	55.00	57.01	57.01	62.51	62.51	112.97	113.97	123.19	123.35	123.43	121.99	0.00	37.40
Extranjero	1,354.47	72.16%	1,877.02	1,975.01	2,075.01	2,025.46	2,181.46	2,223.50	2,297.50	2,473.28	2,573.12	2,693.04	2,869.48	3,019.35	3,231.48
INVERSIONES EN VALORES	20,360.52	22.80%	89,307.96	90,740.05	97,003.73	112,852.79	133,210.97	139,960.47	129,818.15	134,267.52	128,979.04	126,112.69	116,064.62	114,120.94	109,668.48
Locales	4,549.83	83.31%	5,461.52	5,432.22	2,539.55	1,049.00	1,544.55	6,136.37	7,264.51	5,725.00	8,022.00	8,015.84	8,013.32	5,107.58	10,011.35
Extranjero	15,881.90	18.90%	84,018.99	85,487.23	94,657.22	112,000.17	131,866.12	134,027.14	122,779.46	128,779.61	121,197.47	118,340.61	108,298.39	109,263.79	99,900.89
Menos Provisiones	71.21	41.27%	172.55	179.39	193.04	196.37	199.70	203.04	225.82	237.09	240.42	243.76	247.09	250.42	243.76
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	71.21	41.27%	172.55	179.39	193.04	196.37	199.70	203.04	225.82	237.09	240.42	243.76	247.09	250.42	243.76
OTROS ACTIVOS	439.91	5.27%	8,350.75	8,614.95	8,298.61	7,660.22	8,094.14	8,099.68	8,468.48	8,380.84	10,734.50	8,173.04	8,336.70	8,273.17	8,790.66
Locales	(46.32)	(2.35%)	1,974.04	2,145.47	1,924.77	1,924.74	1,748.43	1,844.94	1,867.10	1,940.56	5,577.79	1,845.89	1,733.86	1,672.10	1,927.72
Extranjero	486.23	7.63%	6,376.71	6,469.47	6,373.84	5,735.48	6,345.72	6,254.74	6,601.38	6,440.28	5,156.71	6,327.15	6,602.84	6,601.06	6,862.94
TOTAL DE ACTIVOS	45,145.26	15.34%	294,251.79	328,081.52	324,050.58	323,163.93	325,320.11	331,706.37	328,829.20	346,454.61	340,952.60	332,875.71	344,624.76	359,368.30	339,397.05
DEPOSITOS	39,710.95	14.64%	271,165.72	303,192.51	294,737.59	298,641.49	293,277.83	302,149.13	301,431.59	316,088.06	310,554.71	305,837.18	313,160.80	328,384.84	310,876.67
Locales	19,891.38	34.83%	57,109.88	57,237.34	63,020.21	72,113.69	65,770.73	77,080.34	75,727.13	96,613.84	94,963.76	90,531.14	100,939.13	109,733.97	77,001.27

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			2011 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	19,891.36	38.77%	51,308.93	51,436.36	63,019.23	66,312.71	59,969.75	71,279.37	69,927.13	96,613.84	89,162.80	84,730.19	95,138.15	103,932.99	71,200.29
A la Vista	18,252.13	70.44%	25,910.44	24,523.04	27,797.72	35,157.63	29,631.79	40,347.02	39,397.76	59,577.79	53,044.40	54,531.68	66,454.16	76,970.16	44,162.57
A Plazo	(836.86)	(3.72%)	22,480.06	22,492.16	30,770.04	25,560.04	25,530.04	25,312.49	25,032.49	31,277.49	31,834.49	24,924.49	22,806.54	21,698.16	21,643.20
De Ahorros	2,476.09	84.84%	2,918.43	4,421.16	4,451.47	5,595.04	4,807.92	5,619.85	5,496.89	5,758.56	4,283.92	5,274.02	5,877.46	5,264.67	5,394.52
De Bancos	0.02	0.00%	5,800.95	5,800.98	0.98	5,800.98	5,800.98	5,800.98	5,800.00	0.00	5,800.95	5,800.95	5,800.98	5,800.98	5,800.98
A la Vista	0.02	2.62%	0.95	0.98	0.98	0.98	0.98	0.98	0.00	0.00	0.95	0.95	0.98	0.98	0.98
A Plazo	0.00	0.00%	5,800.00	5,800.00	0.00	5,800.00	5,800.00	5,800.00	5,800.00	0.00	5,800.00	5,800.00	5,800.00	5,800.00	5,800.00
Extranjero	19,819.56	9.26%	214,055.84	245,955.16	231,717.38	226,527.80	227,507.10	225,068.78	225,704.46	219,474.22	215,590.96	215,306.04	212,221.67	218,650.87	233,875.40
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	10,922.77	5.62%	194,361.03	194,497.25	188,609.57	188,270.91	184,269.82	187,678.43	185,177.03	219,474.22	188,460.68	200,787.59	197,260.77	199,351.26	205,283.81
A la Vista	(2,760.11)	(5.73%)	48,128.34	46,609.37	44,654.35	48,518.44	46,408.00	50,513.78	47,762.71	64,219.37	45,538.40	50,616.38	43,638.19	42,479.69	45,368.23
A Plazo	15,632.02	11.78%	132,699.98	133,940.18	128,797.96	126,422.62	125,306.79	126,144.89	127,801.55	144,616.67	132,294.44	140,788.19	142,936.54	145,779.38	148,332.00
De Ahorros	(1,949.13)	(14.40%)	13,532.71	13,947.70	15,157.26	13,329.85	12,555.02	11,019.76	9,612.77	10,638.18	10,627.83	9,383.01	10,686.04	11,092.19	11,583.58
De Bancos	8,896.79	45.17%	19,694.81	51,457.92	43,107.81	38,256.90	43,237.28	37,390.36	40,527.44	0.00	27,130.28	14,518.45	14,960.90	19,299.60	28,591.60
A la Vista	10,858.79	66.89%	16,232.81	47,995.92	10,092.06	14,878.65	19,859.03	14,012.11	17,149.19	0.00	13,853.28	12,806.45	13,248.90	17,799.60	27,091.60
A Plazo	(1,962.00)	(56.67%)	3,462.00	3,462.00	33,015.75	23,378.25	23,378.25	23,378.25	23,378.25	0.00	13,277.00	1,712.00	1,712.00	1,500.00	1,500.00
OBLIGACIONES	52.62	1.05%	5,024.50	5,023.70	5,022.88	5,001.35	5,000.91	5,000.00	5,000.00	5,000.00	5,078.03	5,076.82	5,076.84	5,078.02	5,077.12
Locales	(24.50)	(100.00%)	24.50	23.70	22.88	1.35	0.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	77.12	1.54%	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,078.03	5,076.82	5,076.84	5,078.02	5,077.12
OTROS PASIVOS	1,998.25	41.65%	4,797.80	6,359.64	10,240.01	5,094.34	12,700.11	10,191.54	7,713.86	10,098.89	9,570.87	5,823.49	9,966.36	9,275.71	6,796.05
Locales	2,386.61	108.01%	2,209.67	2,445.28	2,631.01	2,199.81	10,171.59	4,015.23	3,381.34	3,936.09	6,885.85	3,833.08	6,054.12	4,766.09	4,596.27
Extranjero	(388.36)	(15.01%)	2,588.13	3,914.37	7,609.00	2,894.53	2,528.52	6,176.31	4,332.51	6,162.80	2,685.01	1,990.41	3,912.24	4,509.63	2,199.78
PATRIMONIO	3,383.44	25.51%	13,263.77	13,505.67	14,050.10	14,426.74	14,341.26	14,365.70	14,683.75	15,267.65	15,748.99	16,138.21	16,420.76	16,629.73	16,647.21
Capital	0.00	0.00%	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
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	0.00	0.00%	(104.90)	(117.48)	(117.48)	(104.90)	(104.90)	(104.90)	(104.90)	(104.90)	(104.90)	(104.90)	(104.90)	(104.90)	(104.90)
Utilidad de Periodos Anteriores	1,987.04	165,667.82%	1.20	2,012.24	1,988.24	1,988.24	1,988.24	1,988.24	1,988.24	1,988.24	1,988.24	1,988.24	1,988.24	1,988.24	1,988.24
Utilidad de Periodo	1,018.50	51.26%	1,987.04	249.46	460.97	662.61	742.02	1,052.66	1,317.19	1,656.77	1,908.29	2,334.55	2,524.88	2,775.73	3,005.53

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Ganancia o Perdida en Valores Disponible para la Venta	377.91	(61.00%)	(619.57)	(638.56)	(281.63)	(119.21)	(284.10)	(570.30)	(516.77)	(272.45)	(42.64)	(79.67)	12.54	(29.33)	(241.66)
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	45,145.26	15.34%	294,251.79	328,081.52	324,050.58	323,163.93	325,320.11	331,706.37	328,829.20	346,454.61	340,952.60	332,875.71	344,624.76	359,368.30	339,397.05