

BANCO LAFISE PANAMÁ, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2015 A DICIEMBRE 2016
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2015	2016											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	20,484.16	27.56%	74,316.14	36,081.29	46,649.25	42,646.42	36,649.56	51,801.44	83,983.30	117,703.40	81,177.67	113,428.30	101,715.00	95,328.31	94,800.30
Depositos Locales en Bancos	122.54	0.89%	13,744.83	12,160.29	12,107.49	12,585.51	9,736.10	12,029.80	10,196.63	12,702.76	12,416.58	15,228.17	9,930.35	13,599.74	13,867.37
A la Vista	4,162.54	73.09%	5,694.83	8,110.29	8,057.49	6,535.51	8,486.10	10,194.80	8,361.63	11,452.76	11,166.58	13,968.17	8,670.35	12,339.74	9,857.37
A Plazo	(4,040.00)	(50.19%)	8,050.00	4,050.00	4,050.00	6,050.00	1,250.00	1,835.00	1,835.00	1,250.00	1,250.00	1,260.00	1,260.00	1,260.00	4,010.00
Depositos Extranjeros en Bancos	20,073.15	33.87%	59,272.35	22,772.02	33,630.44	28,780.21	25,753.33	39,022.57	72,936.92	104,124.58	67,514.72	96,956.78	90,314.09	80,336.07	79,345.50
A la Vista	(6,151.90)	(11.91%)	51,670.87	15,170.55	25,628.96	21,378.73	18,351.85	29,621.09	64,541.77	95,729.42	59,490.76	89,332.82	82,690.13	53,873.66	45,518.97
A Plazo	26,225.06	345.00%	7,601.48	7,601.48	8,001.48	7,401.48	7,401.48	9,401.48	8,395.16	8,395.16	8,023.96	7,623.96	7,623.96	26,462.42	33,826.53
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	288.47	22.21%	1,298.96	1,148.98	911.32	1,280.71	1,160.13	749.07	849.74	876.06	1,246.38	1,243.35	1,470.56	1,392.49	1,587.43
CARTERA CREDITICIA	6,342.98	2.85%	222,616.88	218,691.41	216,811.65	218,836.95	215,098.72	201,289.85	201,089.89	211,735.97	217,426.28	223,965.53	229,386.09	221,260.83	228,959.86
Locales	14,775.29	18.50%	79,878.73	78,458.88	77,568.41	79,916.93	78,755.98	77,922.29	79,694.49	78,149.58	83,723.01	88,412.83	94,109.55	93,418.45	94,654.02
Extranjero	(9,186.04)	(6.13%)	149,736.94	147,236.70	146,168.62	146,011.52	143,443.75	130,546.93	128,269.92	140,584.04	140,886.84	143,131.62	141,809.96	134,081.65	140,550.89
Menos Provisiones	(753.73)	(10.77%)	6,998.78	7,004.17	6,925.38	7,091.50	7,101.02	7,179.37	6,874.53	6,997.64	7,183.57	7,578.91	6,533.42	6,239.27	6,245.05
Locales	(156.26)	(3.36%)	4,643.92	4,667.62	4,711.49	4,723.59	4,688.94	5,714.15	4,530.85	4,503.70	4,671.25	5,749.23	5,220.79	6,238.81	4,487.65
Extranjero	(597.47)	(25.37%)	2,354.87	2,336.55	2,213.89	2,367.92	2,412.08	1,465.21	2,343.67	2,493.95	2,512.33	1,829.69	1,312.63	0.46	1,757.40
INVERSIONES EN VALORES	4,276.72	3.83%	111,775.64	108,066.69	106,075.69	106,705.56	107,562.58	107,399.59	105,497.13	100,311.52	92,428.71	67,693.58	63,728.71	66,827.67	116,052.36
Locales	(15,549.57)	(62.33%)	24,946.85	25,049.74	24,986.89	24,398.93	28,467.70	24,424.27	22,054.68	21,896.39	19,146.43	13,631.66	9,889.64	9,671.79	9,397.28
Extranjero	19,826.29	22.83%	86,828.79	83,016.95	81,088.80	82,306.63	79,094.88	82,975.32	83,442.45	78,415.13	73,282.28	54,061.92	53,839.08	57,155.88	106,655.08
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 ACTIVOS	(1,875.67)	(22.14%)	8,470.73	8,729.64	9,091.31	9,154.45	9,470.50	9,612.95	8,803.65	9,391.64	8,910.97	8,474.32	8,699.66	8,415.43	6,595.06
Locales	(1,585.00)	(25.79%)	6,144.75	6,991.19	8,072.60	7,136.95	7,405.10	7,641.63	6,666.20	7,448.82	7,013.09	6,486.83	7,002.41	6,569.12	4,559.76
Extranjero	(290.67)	(12.50%)	2,325.98	1,738.45	1,018.72	2,017.51	2,065.40	1,971.32	2,137.45	1,942.82	1,897.89	1,987.49	1,697.26	1,846.31	2,035.30
TOTAL DE ACTIVOS	29,228.19	7.01%	417,179.39	371,569.04	378,627.89	377,343.38	368,781.36	370,103.83	399,373.96	439,142.53	399,943.63	413,561.73	403,529.47	391,832.24	446,407.58
DEPOSITOS	(17,185.32)	(4.90%)	350,863.84	325,502.34	331,506.45	331,535.32	320,899.46	320,479.98	328,977.76	366,382.07	327,605.97	339,794.27	335,129.92	329,216.15	333,678.52
Locales	(11,290.71)	(9.38%)	120,403.38	115,451.26	111,566.86	109,961.50	103,652.83	108,905.48	108,409.94	108,982.61	108,850.67	113,944.96	112,968.60	108,311.58	109,112.67

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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	(13,790.71)	(11.65%)	118,403.38	112,451.26	108,566.86	106,961.50	102,652.83	107,905.48	107,409.94	107,982.61	107,850.67	112,944.96	111,390.47	107,311.58	104,612.67
A la Vista	(9,991.26)	(13.78%)	72,484.59	71,436.13	66,559.56	66,547.47	61,482.32	66,724.11	65,722.21	67,745.73	67,580.07	73,310.12	67,569.69	65,768.99	62,493.33
A Plazo	(1,902.69)	(5.16%)	36,847.57	31,570.23	31,195.23	29,813.78	30,943.78	31,004.60	32,004.60	30,778.74	31,771.11	31,921.38	35,776.38	34,479.88	34,944.88
De Ahorros	(1,896.76)	(20.91%)	9,071.22	9,444.91	10,812.08	10,600.24	10,226.73	10,176.77	9,683.13	9,458.13	8,499.49	7,713.46	8,044.40	7,062.71	7,174.46
De Bancos	2,500.00	125.00%	2,000.00	3,000.00	3,000.00	3,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,578.13	1,000.00	4,500.00
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	578.13	0.00	0.00
A Plazo	2,500.00	125.00%	2,000.00	3,000.00	3,000.00	3,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	4,500.00
Extranjero	(5,894.61)	(2.56%)	230,460.46	210,051.07	219,939.59	221,573.82	217,246.62	211,574.49	220,567.82	257,399.46	218,755.30	225,849.31	222,161.32	220,904.57	224,565.85
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	(8,843.74)	(3.93%)	225,124.52	207,264.55	215,198.82	216,851.35	213,792.67	207,233.61	214,683.90	252,597.01	212,675.96	220,328.59	215,732.28	215,642.42	216,280.78
A la Vista	(10,216.40)	(13.86%)	73,732.06	54,790.02	59,996.62	62,755.59	60,032.36	53,685.73	62,756.91	100,852.33	57,111.66	64,968.79	62,507.32	59,331.38	63,515.66
A Plazo	(1,268.99)	(0.94%)	134,938.40	134,072.48	134,809.96	133,963.14	133,710.18	134,424.10	133,314.48	133,180.92	134,665.99	135,141.37	134,100.26	134,734.00	133,669.42
De Ahorros	2,641.65	16.05%	16,454.06	18,402.04	20,392.24	20,132.62	20,050.13	19,123.77	18,612.51	18,563.76	20,898.32	20,218.42	19,124.69	21,577.04	19,095.71
De Bancos	2,949.13	55.27%	5,335.94	2,786.53	4,740.76	4,722.48	3,453.95	4,340.89	5,883.92	4,802.45	6,079.34	5,520.72	6,429.04	5,262.15	8,285.07
A la Vista	2,035.43	38.15%	5,335.94	2,786.53	4,740.76	4,722.48	3,453.95	4,340.89	5,883.92	4,802.45	6,079.34	5,520.72	5,515.34	5,262.15	7,371.37
A Plazo	913.70	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	913.70	0.00	913.70
OBLIGACIONES	43,501.02	144.61%	30,081.53	10,084.14	10,085.83	10,085.53	10,085.80	10,085.71	34,588.64	35,589.07	35,588.51	36,588.46	26,586.89	24,583.02	73,582.55
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	43,501.02	144.61%	30,081.53	10,084.14	10,085.83	10,085.53	10,085.80	10,085.71	34,588.64	35,589.07	35,588.51	36,588.46	26,586.89	24,583.02	73,582.55
OTROS PASIVOS	471.29	5.19%	9,075.70	8,104.05	9,047.77	7,387.01	9,462.88	11,178.24	7,029.05	8,302.61	7,657.03	7,939.32	12,447.00	8,838.91	9,546.99
Locales	(207.41)	(4.31%)	4,811.72	4,744.50	4,412.54	3,901.04	4,178.24	5,911.46	3,527.90	4,752.80	4,344.15	5,034.67	6,178.53	4,689.53	4,604.30
Extranjero	678.70	15.92%	4,263.98	3,359.55	4,635.23	3,485.97	5,284.64	5,266.78	3,501.15	3,549.81	3,312.87	2,904.65	6,268.47	4,149.38	4,942.69
PATRIMONIO	2,441.20	8.99%	27,158.33	27,878.52	27,987.84	28,335.52	28,333.21	28,359.90	28,778.52	28,868.78	29,092.13	29,239.67	29,365.66	29,194.16	29,599.52
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	(166.30)	(3.59%)	4,637.05	4,637.05	4,918.27	4,739.49	4,739.49	4,965.23	5,127.96	5,127.19	5,002.88	4,803.35	4,803.35	4,803.35	4,470.75
Provisiones Dinámicas	0.00	0.00%	4,470.75	4,470.75	4,470.75	4,470.75	4,470.75	4,470.75	4,470.75	4,470.75	4,470.75	4,470.75	4,470.75	4,470.75	4,470.75
Otras Reservas	(166.30)	(100.00%)	166.30	166.30	447.52	268.74	268.74	494.48	657.21	656.44	532.13	332.60	332.60	332.60	0.00

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Utilidad de Periodos Anteriores	2,401.88	49.30%	4,871.98	7,382.97	6,880.73	7,005.12	7,005.12	6,779.39	6,616.65	6,617.43	6,741.74	6,941.26	6,941.26	6,941.26	7,273.86
Utilidad de Periodo	363.08	15.85%	2,290.05	218.55	491.95	605.55	711.78	735.23	1,000.58	1,206.01	1,583.07	1,883.63	2,188.66	2,294.74	2,653.13
Ganancia o Perdida en Valores Disponibles para la Venta	(157.46)	111.87%	(140.76)	139.94	196.89	485.35	376.81	380.06	533.32	418.16	264.45	111.42	(67.61)	(345.20)	(298.22)
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	29,228.19	7.01%	417,179.39	371,569.04	378,627.89	377,343.38	368,781.36	370,103.83	399,373.96	439,142.53	399,943.63	413,561.73	403,529.47	391,832.24	446,407.58