

**BANCO LAFISE PANAMÁ, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2018 A JULIO 2019**  
**( En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2018	2019											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(21,476.96)	(37.68%)	57,002.38	47,102.61	45,725.13	32,582.62	32,574.69	34,389.49	41,080.94	35,525.42	0.00	0.00	0.00	0.00	0.00
Depositos Locales en Bancos	1,064.44	13.53%	7,867.24	9,648.51	9,718.82	6,827.54	11,764.97	6,309.23	7,282.96	8,931.68	0.00	0.00	0.00	0.00	0.00
A la Vista	2,054.44	29.96%	6,857.24	8,638.51	9,708.82	6,817.54	11,754.97	6,299.23	7,272.96	8,911.68	0.00	0.00	0.00	0.00	0.00
A Plazo	(990.00)	(98.02%)	1,010.00	1,010.00	10.00	10.00	10.00	10.00	10.00	20.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	(22,705.94)	(47.39%)	47,912.15	36,272.39	34,743.48	24,603.00	19,732.68	26,960.23	32,503.61	25,206.21	0.00	0.00	0.00	0.00	0.00
A la Vista	(14,782.94)	(44.81%)	32,989.15	24,842.39	26,658.48	16,518.00	11,647.68	18,875.23	20,944.86	18,206.21	0.00	0.00	0.00	0.00	0.00
A Plazo	(7,923.00)	(53.09%)	14,923.00	11,430.00	8,085.00	8,085.00	8,085.00	8,085.00	11,558.75	7,000.00	0.00	0.00	0.00	0.00	0.00
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	164.54	13.45%	1,222.99	1,181.72	1,262.83	1,152.08	1,077.04	1,120.03	1,294.37	1,387.53	0.00	0.00	0.00	0.00	0.00
<b>CARTERA CREDITICIA</b>	12,782.39	5.21%	245,255.73	260,149.32	266,935.17	264,322.44	261,923.85	267,057.15	266,982.00	258,038.12	0.00	0.00	0.00	0.00	0.00
Locales	6,022.42	4.94%	121,862.26	121,158.95	127,319.07	127,091.29	125,736.88	129,450.82	131,741.84	127,884.69	0.00	0.00	0.00	0.00	0.00
Extranjero	6,438.83	5.08%	126,802.82	142,634.75	143,320.24	140,397.30	139,132.20	140,586.78	138,259.83	133,241.64	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	(321.14)	(9.42%)	3,409.35	3,644.39	3,704.14	3,166.15	2,945.23	2,980.45	3,019.67	3,088.21	0.00	0.00	0.00	0.00	0.00
Locales	(321.14)	(9.83%)	3,268.04	3,503.08	3,562.84	3,024.85	2,803.93	2,980.45	2,878.36	2,946.91	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	141.30	141.30	141.30	141.30	141.30	0.00	141.30	141.30	0.00	0.00	0.00	0.00	0.00
<b>INVERSIONES EN VALORES</b>	11,448.50	6.95%	164,609.99	159,250.31	152,398.63	169,203.37	143,416.77	162,849.49	167,739.01	176,058.49	0.00	0.00	0.00	0.00	0.00
Locales	9,122.12	23.63%	38,599.13	42,559.42	44,413.80	49,920.47	55,517.28	55,458.14	43,361.89	47,721.25	0.00	0.00	0.00	0.00	0.00
Extranjero	2,245.96	1.78%	126,109.55	116,707.49	108,013.55	119,342.42	87,935.57	107,427.81	124,393.37	128,355.51	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	(80.42)	(81.48%)	98.70	16.60	28.73	59.51	36.08	36.46	16.25	18.28	0.00	0.00	0.00	0.00	0.00
Locales	(13.78)	(96.97%)	14.21	12.78	19.61	29.68	34.65	34.73	9.59	0.43	0.00	0.00	0.00	0.00	0.00
Extranjero	(66.64)	(78.87%)	84.49	3.82	9.12	29.83	1.43	1.74	6.66	17.85	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	7,910.80	92.18%	8,581.93	8,298.88	14,383.66	13,415.57	13,325.22	14,392.95	13,766.27	16,492.73	0.00	0.00	0.00	0.00	0.00
Locales	6,718.34	104.87%	6,406.06	6,473.19	11,922.96	11,010.35	10,748.12	12,085.49	10,899.43	13,124.41	0.00	0.00	0.00	0.00	0.00
Extranjero	1,192.46	54.80%	2,175.87	1,825.69	2,460.69	2,405.22	2,577.09	2,307.45	2,866.83	3,368.33	0.00	0.00	0.00	0.00	0.00
<b>TOTAL DE ACTIVOS</b>	10,664.72	2.24%	475,450.04	474,801.12	479,442.58	479,524.00	451,240.53	478,689.07	489,568.22	486,114.76	0.00	0.00	0.00	0.00	0.00
<b>DEPOSITOS</b>	(6,796.05)	(1.80%)	377,726.99	388,447.88	388,404.70	382,736.10	367,281.30	370,603.96	367,337.49	370,930.94	0.00	0.00	0.00	0.00	0.00
Locales	(17,732.59)	(14.44%)	122,838.86	121,808.62	120,797.90	109,229.47	105,122.08	106,971.58	102,365.38	105,106.27	0.00	0.00	0.00	0.00	0.00

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			2018	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			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	(21,732.59)	(17.84%)	121,838.86	120,808.62	120,797.90	109,229.47	105,122.08	106,971.58	97,365.38	100,106.27	0.00	0.00	0.00	0.00	0.00
A la Vista	(13,595.84)	(18.40%)	73,878.79	73,973.01	71,123.16	59,025.92	61,017.03	59,642.01	57,166.64	60,282.95	0.00	0.00	0.00	0.00	0.00
A Plazo	(9,540.56)	(24.39%)	39,122.37	38,958.37	40,032.32	37,917.11	34,437.85	34,180.58	30,397.32	29,581.81	0.00	0.00	0.00	0.00	0.00
De Ahorros	1,403.81	15.88%	8,837.69	7,877.24	9,642.42	12,286.45	9,667.19	13,148.98	9,801.42	10,241.50	0.00	0.00	0.00	0.00	0.00
De Bancos	4,000.00	400.00%	1,000.00	1,000.00	0.00	0.00	0.00	0.00	5,000.00	5,000.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00
A Plazo	4,000.00	400.00%	1,000.00	1,000.00	0.00	0.00	0.00	0.00	5,000.00	5,000.00	0.00	0.00	0.00	0.00	0.00
Extranjero	10,936.54	4.29%	254,888.13	266,639.25	267,606.80	273,506.62	262,159.23	263,632.39	264,972.11	265,824.67	0.00	0.00	0.00	0.00	0.00
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	5,316.04	2.11%	252,394.53	256,068.02	261,282.15	263,609.78	255,242.21	255,917.02	258,813.25	257,710.57	0.00	0.00	0.00	0.00	0.00
A la Vista	(5,537.91)	(11.43%)	48,457.90	46,704.89	45,807.98	50,423.95	41,315.98	41,269.75	45,379.10	42,920.00	0.00	0.00	0.00	0.00	0.00
A Plazo	4,125.06	2.68%	153,796.97	158,725.19	162,548.56	161,042.79	159,197.68	157,401.76	156,979.00	157,922.03	0.00	0.00	0.00	0.00	0.00
De Ahorros	6,728.88	13.42%	50,139.66	50,637.94	52,925.60	52,143.04	54,728.55	57,245.52	56,455.15	56,868.53	0.00	0.00	0.00	0.00	0.00
De Bancos	5,620.50	225.40%	2,493.60	10,571.23	6,324.65	9,896.84	6,917.01	7,715.37	6,158.86	8,114.11	0.00	0.00	0.00	0.00	0.00
A la Vista	5,620.50	225.40%	2,493.60	10,571.23	6,324.65	9,896.84	6,917.01	7,715.37	6,158.86	8,114.11	0.00	0.00	0.00	0.00	0.00
A Plazo	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
<b>OBLIGACIONES</b>	<b>14,940.49</b>	<b>28.03%</b>	<b>53,301.90</b>	<b>39,875.43</b>	<b>45,660.81</b>	<b>48,829.47</b>	<b>35,608.72</b>	<b>59,066.87</b>	<b>74,552.62</b>	<b>68,242.39</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Locales	3,731.55	0.00%	0.00	0.00	3,818.02	3,796.09	3,774.58	3,785.54	3,758.64	3,731.55	0.00	0.00	0.00	0.00	0.00
Extranjero	11,208.94	21.03%	53,301.90	39,875.43	41,842.79	45,033.38	31,834.14	55,281.33	70,793.98	64,510.85	0.00	0.00	0.00	0.00	0.00
<b>OTROS PASIVOS</b>	<b>(1,610.66)</b>	<b>(14.99%)</b>	<b>10,746.01</b>	<b>12,378.60</b>	<b>10,858.95</b>	<b>12,671.17</b>	<b>12,692.91</b>	<b>12,699.76</b>	<b>10,594.32</b>	<b>9,135.36</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Locales	(1,317.20)	(19.89%)	6,621.50	6,860.89	6,587.35	7,424.58	7,280.39	7,482.76	6,036.58	5,304.29	0.00	0.00	0.00	0.00	0.00
Extranjero	(293.45)	(7.11%)	4,124.52	5,517.71	4,271.61	5,246.59	5,412.52	5,217.00	4,557.74	3,831.07	0.00	0.00	0.00	0.00	0.00
<b>PATRIMONIO</b>	<b>4,130.94</b>	<b>12.27%</b>	<b>33,675.13</b>	<b>34,099.21</b>	<b>34,518.12</b>	<b>35,287.26</b>	<b>35,657.59</b>	<b>36,318.48</b>	<b>37,083.79</b>	<b>37,806.07</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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	0.00	0.00	0.00	0.00	0.00
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	(86.27)	(1.70%)	5,088.40	5,088.40	5,088.40	5,087.07	5,087.07	5,087.07	4,993.51	5,002.13	0.00	0.00	0.00	0.00	0.00
Provisiones Dinámicas	0.00	0.00%	4,917.26	4,917.26	4,917.26	4,917.26	4,917.26	4,917.26	4,917.26	4,917.26	0.00	0.00	0.00	0.00	0.00
Otras Reservas	(86.27)	(50.41%)	171.14	171.14	171.14	169.81	169.81	169.81	76.25	84.87	0.00	0.00	0.00	0.00	0.00

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	3,309.77	33.51%	9,875.62	13,176.90	13,176.90	13,100.45	13,100.45	13,100.45	13,194.01	13,185.39	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	227.52	6.89%	3,301.31	230.86	640.67	1,342.09	1,865.79	2,388.56	3,014.59	3,528.83	0.00	0.00	0.00	0.00	0.00
Ganancia o Perdida en Valores Disponibles para la Venta	679.92	(753.78%)	(90.20)	103.05	112.15	257.65	104.28	242.40	381.69	589.72	0.00	0.00	0.00	0.00	0.00
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
<b>PASIVO Y PATRIMONIO</b>	<b>10,664.72</b>	<b>2.24%</b>	<b>475,450.04</b>	<b>474,801.12</b>	<b>479,442.58</b>	<b>479,524.00</b>	<b>451,240.53</b>	<b>478,689.07</b>	<b>489,568.22</b>	<b>486,114.76</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>