



Bancafé (Panamá), S.A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	10,338,070.34	43.48	23,775,409.14	28,111,001.45	26,155,706.65	25,241,766.94	29,354,149.58	30,634,853.93	14,074,854.71	11,296,268.85	13,713,903.55	12,185,351.67	13,560,150.69	11,721,055.02	34,113,479.48
Depositos Locales en Bancos	6,286,935.97	85.19	7,379,815.10	9,485,754.17	9,112,794.76	9,264,981.93	10,358,337.12	12,214,857.65	4,708,553.73	4,622,245.01	4,629,325.75	4,451,207.50	7,035,799.28	5,838,808.13	13,666,751.07
A la Vista	-93,231.99	-5.77	1,614,657.04	2,015,620.34	1,637,374.22	1,783,233.73	1,870,494.23	2,720,478.19	1,708,401.90	1,618,972.67	1,922,789.99	1,524,444.81	1,403,872.43	1,699,528.24	1,521,425.05
A Plazo	6,380,167.96	110.67	5,765,158.06	7,470,133.83	7,475,420.54	7,481,748.20	8,487,842.89	9,494,379.46	3,000,151.83	3,003,272.34	2,706,535.76	2,926,762.69	5,631,926.85	4,139,279.89	12,145,326.02
Depositos Extranjeros en Bancos	4,574,740.40	32.61	14,028,120.57	16,983,363.20	15,758,028.63	14,169,740.78	17,035,804.70	16,688,278.84	7,839,357.13	4,725,080.55	6,833,244.63	4,518,111.33	4,805,914.09	3,461,109.29	18,602,860.97
A la Vista	674,740.40	6.23	10,828,120.57	12,683,363.20	13,458,028.63	10,469,740.78	10,135,804.70	9,888,278.84	4,539,357.13	2,725,080.55	6,833,244.63	3,018,111.33	3,405,914.09	3,461,109.29	11,502,860.97
A Plazo	3,900,000.00	121.88	3,200,000.00	4,300,000.00	2,300,000.00	3,700,000.00	6,900,000.00	6,800,000.00	3,300,000.00	2,000,000.00	0.00	1,500,000.00	1,400,000.00	0.00	7,100,000.00
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	-523,606.03	-22.12	2,367,473.47	1,641,884.08	1,284,883.26	1,807,044.23	1,960,007.76	1,731,717.44	1,526,943.85	1,948,943.29	2,251,333.17	3,216,032.84	1,718,437.32	2,421,137.60	1,843,867.44
CARTERA CREDITICIA	7,943,189.10	7.24	109,717,223.90	106,290,537.64	105,081,196.23	105,188,707.15	101,806,785.33	102,537,738.01	117,812,599.77	120,275,112.84	120,732,225.25	120,235,070.34	118,200,917.54	118,094,308.41	117,660,413.00
Locales	-1,807,834.82	-1.85	97,481,348.18	96,153,428.55	96,366,813.03	96,288,895.73	94,247,135.21	93,497,887.84	94,635,243.16	95,495,754.79	96,193,993.96	95,827,909.48	96,214,920.25	99,029,867.08	95,673,513.36
Extranjero	7,855,254.46	40.87	19,222,193.94	17,199,765.82	15,867,605.34	16,040,109.85	14,760,289.85	16,075,693.95	30,209,383.45	31,929,464.04	31,735,827.89	31,638,470.80	29,871,425.78	27,543,241.81	27,077,448.40
Menos Provisiones	-1,895,769.46	-27.14	6,986,318.22	7,062,656.73	7,153,222.14	7,140,298.43	7,200,639.73	7,035,843.78	7,032,026.84	7,150,105.99	7,197,596.60	7,231,309.94	7,885,428.49	8,478,800.48	5,090,548.76
Locales	-1,275,711.40	-21.46	5,944,478.56	6,022,738.18	6,416,879.24	6,303,489.05	6,469,896.92	6,294,246.60	6,317,631.13	6,445,423.50	6,496,320.57	6,530,101.12	7,459,468.11	8,048,592.17	4,668,767.16
Extranjero	-620,058.06	-59.52	1,041,839.66	1,039,918.55	736,342.90	836,809.38	730,742.81	741,597.18	714,395.71	704,682.49	701,276.03	701,208.82	425,960.38	430,208.31	421,781.60
INVERSIONES EN VALORES	-8,195,909.35	-32.43	25,272,679.14	23,860,886.59	23,878,986.30	24,337,131.39	23,724,954.30	23,402,663.99	23,121,926.13	23,137,683.30	23,690,625.23	23,234,203.83	23,791,359.22	23,516,315.66	17,076,769.79
Locales	450,526.14	18.90	2,383,200.18	2,344,379.15	2,354,057.08	3,742,421.29	2,374,497.57	2,383,710.15	2,392,823.15	2,311,691.91	2,275,429.62	2,284,346.19	2,292,345.58	2,770,568.99	2,833,726.32
Extranjero	-9,668,722.93	-40.44	23,911,766.40	22,538,794.88	22,547,216.66	21,616,997.54	22,372,744.17	22,041,241.28	21,751,390.42	21,347,817.00	21,937,021.22	21,471,683.25	21,499,013.64	20,745,746.67	14,243,043.47
Menos Provisiones	-1,022,287.44	-100.00	1,022,287.44	1,022,287.44	1,022,287.44	1,022,287.44	1,022,287.44	1,022,287.44	1,022,287.44	1,022,287.44	521,825.61	521,825.61	521,825.61	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	-1,022,287.44	-100.00	1,022,287.44	1,022,287.44	1,022,287.44	1,022,287.44	1,022,287.44	1,022,287.44	1,022,287.44	1,022,287.44	521,825.61	521,825.61	521,825.61	0.00	0.00
OTROS ACTIVOS	-9,327,421.81	-60.24	15,483,105.29	17,914,498.41	17,930,439.87	19,439,430.50	19,924,732.73	19,082,176.21	18,891,765.43	19,602,256.05	19,414,862.03	17,639,925.03	10,891,270.93	14,584,743.56	6,155,683.48
Locales	-381,136.81	-6.47	5,887,284.58	7,710,548.32	7,720,254.08	7,479,307.63	8,282,872.13	7,785,879.14	7,510,836.55	7,913,726.11	8,063,251.12	6,277,616.22	6,360,407.04	5,266,948.89	5,506,147.77
Extranjero	-8,946,285.00	-93.23	9,595,820.71	10,203,950.09	10,210,185.79	11,960,122.87	11,641,860.60	11,296,297.07	11,380,928.88	11,688,529.94	11,351,610.91	11,362,308.81	4,530,863.89	9,317,794.67	649,535.71
TOTAL DE ACTIVOS	757,928.28	0.43	174,248,417.47	176,176,924.09	173,046,329.05	174,207,035.98	174,810,621.94	175,657,432.14	173,901,146.04	174,311,321.04	177,551,616.06	173,294,550.87	166,443,698.38	167,916,422.65	175,006,345.75
DEPOSITOS	-8,408,016.22	-5.95	141,301,825.90	140,877,741.11	137,259,486.79	138,016,775.90	137,990,515.74	139,068,535.01	136,954,867.76	136,763,020.73	132,491,473.17	131,603,768.02	126,823,281.77	128,761,295.96	132,893,809.68
Locales	-8,500,777.62	-14.36	59,179,829.63	58,697,499.15	57,120,898.12	58,323,872.38	59,276,651.61	59,867,726.22	57,866,200.78	57,433,495.49	52,392,523.24	48,835,219.33	47,610,659.01	48,446,765.61	50,679,052.01
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	-6,606,449.04	-11.55	57,211,054.22	56,727,920.46	55,150,245.52	56,352,402.26	57,303,555.09	57,896,350.05	55,893,945.36	55,464,358.40	50,421,496.89	48,152,309.73	47,532,829.68	48,372,315.78	50,604,605.18
A la Vista	2,226,546.28	29.56	7,532,568.23	7,644,938.92	7,203,127.68	7,499,661.54	7,790,787.35	8,308,031.73	6,226,706.93	6,439,252.37	8,320,113.96	6,230,217.36	6,208,930.23	7,146,102.96	9,759,114.51
A Plazo	-8,632,097.28	-18.06	47,795,308.47	47,363,666.09	46,139,318.88	46,189,130.44	46,677,211.94	46,228,671.18	46,541,689.38	45,539,128.82	39,081,047.88	38,719,321.21	38,413,659.05	39,223,016.36	39,163,211.19
De Ahorros	-200,898.04	-10.67	1,883,177.52	1,719,315.45	1,807,798.96	2,663,610.28	2,835,555.80	3,359,647.14	3,125,549.05	3,485,977.21	3,020,335.05	3,202,771.16	2,910,240.40	2,003,196.46	1,682,279.48
De Bancos	-1,894,328.58	-96.22	1,968,775.41	1,969,578.69	1,970,652.60	1,971,470.12	1,973,096.52	1,971,376.17	1,972,255.42	1,969,137.09	1,971,026.35	682,909.60	77,829.33	74,449.83	74,446.83
A la Vista	-10,153.32	-48.39	20,980.51	20,015.11	15,364.16	14,311.93	14,308.93	21,085.44	20,374.94	15,380.51	14,856.16	14,853.16	14,850.16	10,830.19	10,827.19
A Plazo	-1,884,175.26	-96.73	1,947,794.90	1,949,563.58	1,955,288.44	1,957,158.19	1,958,787.59	1,950,290.73	1,951,880.48	1,953,756.58	1,956,170.19	668,056.44	62,979.17	63,619.64	63,619.64
Extranjero	92,761.40	0.11	82,121,996.27	82,180,241.96	80,138,588.67	79,692,903.52	78,713,864.13	79,200,808.79	79,088,666.98	79,329,525.24	80,098,949.93	82,768,548.69	79,212,622.76	80,314,530.35	82,214,757.67
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	307,855.40	0.38	81,764,806.23	81,844,909.58	79,694,232.10	79,312,391.04	78,321,404.08	78,792,246.52	78,908,067.72	79,186,049.70	79,914,230.17	79,691,164.34	79,100,661.23	80,050,032.15	82,072,661.63



Bancafé (Panamá), S.A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003		2004												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	1,771,590.41	75.43	2,348,713.19	3,057,459.61	2,506,110.20	2,656,555.75	1,937,186.46	2,087,498.76	2,192,748.13	2,196,997.65	2,465,646.15	2,123,534.19	1,916,161.87	2,284,587.39	4,120,303.60
A Plazo	-1,430,927.49	-1.81	79,254,419.45	78,615,950.17	77,028,075.51	76,503,962.42	76,196,244.91	76,472,516.54	76,551,562.62	76,821,749.27	77,279,440.80	77,422,838.66	77,040,916.91	77,629,484.40	77,823,491.96
De Ahorro	-32,807.52	-20.29	161,673.59	171,499.80	160,046.39	151,872.87	187,972.71	232,231.22	163,756.97	167,302.78	169,143.22	144,791.49	143,582.45	135,960.36	128,866.07
De Bancos	-215,094.00	-60.22	357,190.04	335,332.38	444,356.57	380,512.48	392,460.05	408,562.27	180,599.26	143,475.54	184,719.76	3,077,384.35	111,961.53	264,498.20	142,096.04
A la Vista	80,956.28	132.41	61,139.76	39,018.94	147,796.20	83,680.26	95,380.47	111,218.62	180,599.26	143,475.54	184,719.76	77,384.35	111,961.53	264,498.20	142,096.04
A Plazo	-296,050.28	-100.00	296,050.28	296,313.44	296,560.37	296,832.22	297,079.58	297,343.65	0.00	0.00	0.00	3,000,000.00	0.00	0.00	0.00
OBLIGACIONES	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 PASIVOS	5,191,503.98	83.14	6,244,145.56	7,837,617.52	8,147,023.14	7,881,803.52	8,791,313.49	7,922,118.04	7,956,226.99	7,990,490.94	14,766,896.07	10,051,505.43	8,173,362.13	7,554,618.98	11,435,649.54
Locales	2,977,714.68	77.58	3,838,296.23	5,574,384.33	5,684,198.82	5,584,591.95	6,268,882.12	6,877,012.81	6,891,153.38	7,006,738.10	11,985,989.57	7,335,198.10	7,150,553.62	6,487,343.58	6,816,010.91
Extranjero	2,213,789.30	92.02	2,405,849.33	2,263,233.19	2,462,824.32	2,297,211.57	2,522,431.37	1,045,105.23	1,065,073.61	983,752.84	2,780,906.50	2,716,307.33	1,022,808.51	1,067,275.40	4,619,638.63
PATRIMONIO	3,974,440.52	14.88	26,702,446.01	27,461,565.46	27,639,819.12	28,308,456.56	28,028,792.71	28,666,779.09	28,990,051.29	29,557,809.37	30,293,246.82	31,639,277.42	31,447,054.48	31,600,507.71	30,676,886.53
Capital	0.00	0.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00
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	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
Utilidad de Periodos Anteriores	173,932.81	4.09	4,255,254.37	4,474,192.02	4,429,187.18	4,429,187.18	4,429,187.18	4,429,187.18	4,429,187.18	4,429,187.18	4,429,187.18	4,429,187.18	4,429,187.18	4,429,187.18	4,429,187.18
Utilidad de Periodo	1,622,667.36	-287.19	-565,023.77	162,879.92	397,137.21	591,330.14	790,387.89	1,779,745.42	2,115,227.81	2,602,190.72	2,772,407.61	3,770,722.78	3,419,904.81	3,153,602.75	1,057,643.59
Ganancia o Perdida en Valores Disponible para la Venta	2,177,840.35	-2,480.89	-87,784.59	-275,506.48	-286,505.27	187,939.24	-290,782.36	-642,153.51	-654,363.70	-573,568.53	-8,347.97	339,367.46	497,962.49	917,717.78	2,090,055.76
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	757,928.28	0.43	174,248,417.47	176,176,924.09	173,046,329.05	174,207,035.98	174,810,621.94	175,657,432.14	173,901,146.04	174,311,321.04	177,551,616.06	173,294,550.87	166,443,698.38	167,916,422.65	175,006,345.75