



**Bancafé (Lic. Internacional)**  
**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
<b>ACTIVOS LIQUIDOS</b>	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
Depositos Locales en Bancos	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 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	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
Depositos Extranjeros en Bancos	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 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	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
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	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>CARTERA CREDITICIA</b>	2,907,777.94	65.63	4,430,269.02	4,504,862.53	4,595,427.94	4,611,925.23	4,664,090.53	4,530,702.19	4,573,230.28	4,686,309.43	4,731,507.04	4,715,807.06	4,719,125.61	9,384,264.03	7,338,046.96
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	3,652,330.16	74.54	4,900,000.00	4,900,000.00	4,900,000.00	4,900,000.00	4,900,000.00	4,900,000.00	4,900,000.00	4,900,000.00	4,900,000.00	4,900,000.00	4,900,000.00	9,525,579.43	8,552,330.16
Menos Provisiones	744,552.22	158.51	469,730.98	395,137.47	304,572.06	288,074.77	235,909.47	369,297.81	326,769.72	213,690.57	168,492.96	184,192.94	180,874.39	141,315.40	1,214,283.20
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	744,552.22	158.51	469,730.98	395,137.47	304,572.06	288,074.77	235,909.47	369,297.81	326,769.72	213,690.57	168,492.96	184,192.94	180,874.39	141,315.40	1,214,283.20
<b>INVERSIONES EN VALORES</b>	-11,124,425.85	-79.63	13,970,991.79	14,263,670.85	14,340,432.91	14,749,538.47	13,962,535.45	13,500,151.22	13,610,297.99	14,062,766.76	14,218,197.04	14,310,474.82	14,463,917.59	14,518,845.41	2,846,565.94
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	-11,124,425.85	-79.63	13,970,991.79	14,263,670.85	14,340,432.91	14,749,538.47	13,962,535.45	13,500,151.22	13,610,297.99	14,062,766.76	14,218,197.04	14,310,474.82	14,463,917.59	14,518,845.41	2,846,565.94
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
<b>OTROS ACTIVOS</b>	-4,401,722.78	-47.42	9,282,284.32	9,380,274.00	9,425,388.77	9,524,869.32	9,129,921.72	9,189,562.24	9,289,042.76	9,388,523.28	9,426,183.92	9,527,155.27	2,684,941.02	2,779,550.71	4,880,561.54
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	-4,401,722.78	-47.42	9,282,284.32	9,380,274.00	9,425,388.77	9,524,869.32	9,129,921.72	9,189,562.24	9,289,042.76	9,388,523.28	9,426,183.92	9,527,155.27	2,684,941.02	2,779,550.71	4,880,561.54
<b>TOTAL DE ACTIVOS</b>	-12,618,370.69	-45.58	27,683,545.13	28,148,807.38	28,361,249.62	28,886,333.02	27,756,547.70	27,220,415.65	27,472,571.03	28,137,599.47	28,375,888.00	28,553,437.15	21,867,984.22	26,682,660.15	15,065,174.44
<b>DEPOSITOS</b>	-4,931,941.73	-44.86	10,994,497.80	11,014,800.89	11,150,983.72	9,213,842.49	9,072,808.67	9,103,753.67	9,167,769.79	9,059,193.98	9,285,587.06	9,164,844.05	9,163,925.37	9,163,517.87	6,062,556.07
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
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	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 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	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 Ahorros	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 Bancos	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 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	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	-4,931,941.73	-44.86	10,994,497.80	11,014,800.89	11,150,983.72	9,213,842.49	9,072,808.67	9,103,753.67	9,167,769.79	9,059,193.98	9,285,587.06	9,164,844.05	9,163,925.37	9,163,517.87	6,062,556.07
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	-4,931,941.73	-44.86	10,994,497.80	11,014,800.89	11,150,983.72	9,213,842.49	9,072,808.67	9,103,753.67	9,167,769.79	9,059,193.98	9,285,587.06	9,164,844.05	9,163,925.37	9,163,517.87	6,062,556.07



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	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
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	-4,931,941.73	-44.86	10,994,497.80	11,014,800.89	11,150,983.72	9,213,842.49	9,072,808.67	9,103,753.67	9,167,769.79	9,059,193.98	9,285,587.06	9,164,844.05	9,163,925.37	9,163,517.87	6,062,556.07
De Ahorro	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 Bancos	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 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	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>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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
<b>OTROS PASIVOS</b>	<b>-8,764,367.52</b>	<b>-99.26</b>	<b>8,829,779.55</b>	<b>9,660,945.49</b>	<b>9,589,264.45</b>	<b>11,577,605.56</b>	<b>11,311,240.80</b>	<b>11,000,160.29</b>	<b>10,958,440.70</b>	<b>11,214,821.27</b>	<b>11,005,999.90</b>	<b>11,077,398.97</b>	<b>4,173,591.74</b>	<b>8,857,818.56</b>	<b>65,412.03</b>
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	-8,764,367.52	-99.26	8,829,779.55	9,660,945.49	9,589,264.45	11,577,605.56	11,311,240.80	11,000,160.29	10,958,440.70	11,214,821.27	11,005,999.90	11,077,398.97	4,173,591.74	8,857,818.56	65,412.03
<b>PATRIMONIO</b>	<b>1,077,938.56</b>	<b>13.72</b>	<b>7,859,267.78</b>	<b>7,473,061.00</b>	<b>7,621,001.45</b>	<b>8,094,884.97</b>	<b>7,372,498.23</b>	<b>7,116,501.69</b>	<b>7,346,360.54</b>	<b>7,863,584.22</b>	<b>8,084,301.04</b>	<b>8,311,194.13</b>	<b>8,530,467.11</b>	<b>8,661,323.72</b>	<b>8,937,206.34</b>
Capital	0.00	0.00	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00	6,000,000.00
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	0.00	0.00	571,910.86	571,910.86	571,910.86	571,910.86	571,910.86	571,910.86	571,910.86	571,910.86	571,910.86	571,910.86	571,910.86	571,910.86	571,910.86
Utilidad de Periodo	1,376,141.56	186.23	738,956.42	68,567.64	148,243.09	224,931.61	301,457.87	519,755.83	651,378.18	728,043.36	805,240.18	951,765.77	1,029,506.25	1,117,345.36	2,115,097.98
Ganancia o Perdida en Valores Disponible para la Venta	-298,203.00	-54.38	548,400.50	832,582.50	900,847.50	1,298,042.50	499,129.50	24,835.00	123,071.50	563,630.00	707,150.00	787,517.50	929,050.00	972,067.50	250,197.50
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>-12,618,370.69</b>	<b>-45.58</b>	<b>27,683,545.13</b>	<b>28,148,807.38</b>	<b>28,361,249.62</b>	<b>28,886,333.02</b>	<b>27,756,547.70</b>	<b>27,220,415.65</b>	<b>27,472,571.03</b>	<b>28,137,599.47</b>	<b>28,375,888.00</b>	<b>28,553,437.15</b>	<b>21,867,984.22</b>	<b>26,682,660.15</b>	<b>15,065,174.44</b>