



Bancafé (Panamá), S.A.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-1,567,220.92	-4.59	34,113,479.48	12,791,468.87	17,155,256.49	10,928,348.78	12,187,942.58	14,922,848.39	16,353,748.63	11,931,699.22	13,955,221.16	13,440,540.18	5,208,167.47	9,790,941.94	32,546,258.56
Depositos Locales en Bancos	2,516,977.09	18.42	13,666,751.07	4,206,594.30	3,738,419.02	1,376,735.38	1,246,058.14	3,784,058.19	9,633,002.24	3,178,034.89	3,438,058.26	3,502,191.49	994,006.40	1,175,922.54	16,183,728.16
A la Vista	-432,427.98	-28.42	1,521,425.05	1,553,488.25	1,080,418.33	1,299,989.41	1,168,831.06	1,704,382.47	1,741,253.56	1,294,763.79	1,549,485.59	1,596,693.06	904,540.68	1,086,456.82	1,088,997.07
A Plazo	2,949,405.07	24.28	12,145,326.02	2,653,106.05	2,658,000.69	76,745.97	77,227.08	2,079,675.72	7,891,748.68	1,883,271.10	1,888,572.67	1,905,498.43	89,465.72	89,465.72	15,094,731.09
Depositos Extranjeros en Bancos	-5,933,715.73	-31.90	18,602,860.97	6,326,060.44	11,415,363.46	7,536,202.78	9,154,588.96	8,964,975.47	5,093,548.15	6,783,176.87	8,334,853.48	7,082,718.92	813,893.60	5,584,192.44	12,669,145.24
A la Vista	-6,633,715.73	-57.67	11,502,860.97	2,706,060.44	2,415,363.46	1,836,202.78	1,954,588.96	7,764,975.47	2,393,548.15	3,783,176.87	1,564,853.48	2,582,718.92	813,893.60	2,584,192.44	4,869,145.24
A Plazo	700,000.00	9.86	7,100,000.00	3,620,000.00	9,000,000.00	5,700,000.00	7,200,000.00	1,200,000.00	2,700,000.00	3,000,000.00	6,770,000.00	4,500,000.00	0.00	3,000,000.00	7,800,000.00
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	1,849,517.72	100.31	1,843,867.44	2,258,814.13	2,001,474.01	2,015,410.62	1,787,295.48	2,173,814.73	1,627,198.24	1,970,487.46	2,182,309.42	2,855,629.77	3,400,267.47	3,030,826.96	3,693,385.16
CARTERA CREDITICIA	12,792,869.09	10.87	117,660,413.00	117,511,736.54	129,320,266.93	128,504,344.44	129,561,165.88	129,292,615.96	127,527,735.83	126,832,974.79	126,144,006.04	126,430,848.45	131,019,241.10	132,931,216.14	130,453,282.09
Locales	1,425,340.40	1.49	95,673,513.36	95,071,167.35	98,748,802.34	101,324,234.19	102,917,257.61	103,691,122.90	107,837,096.99	106,336,307.27	105,961,149.07	107,050,705.38	108,881,774.72	108,142,685.60	97,098,853.76
Extranjero	6,744,648.68	24.91	27,077,448.40	27,524,623.36	34,089,925.58	31,096,562.45	30,666,341.30	30,690,491.94	26,508,850.41	26,285,857.95	26,297,662.13	25,524,064.06	28,607,149.31	31,848,034.68	33,822,097.08
Menos Provisiones	-4,622,880.01	-90.81	5,090,548.76	5,084,054.17	3,518,460.99	3,916,452.20	4,022,433.03	5,088,998.88	6,818,211.57	5,789,190.43	6,114,805.16	6,143,920.99	6,469,682.93	7,059,504.14	467,668.75
Locales	-4,228,298.41	-90.57	4,668,767.16	4,668,110.29	3,403,040.36	3,801,251.00	3,907,227.80	4,981,624.62	6,712,893.76	5,685,096.15	6,011,709.61	6,042,916.46	6,371,481.90	6,965,547.50	440,468.75
Extranjero	-394,581.60	-93.55	421,781.60	415,943.88	115,420.63	115,201.20	115,205.23	107,374.26	105,317.81	104,094.28	103,095.55	101,004.53	98,201.03	93,956.64	27,200.00
INVERSIONES EN VALORES	-6,709,282.82	-39.29	17,076,769.79	16,672,389.32	16,767,523.80	16,441,776.86	17,125,225.77	17,171,605.88	16,777,548.32	16,620,162.55	16,587,351.93	16,537,874.30	16,398,580.59	15,245,895.70	10,367,486.97
Locales	-1,488,431.14	-52.53	2,833,726.32	2,775,741.18	2,840,826.99	2,761,373.37	2,722,263.36	2,706,051.41	2,580,834.22	2,590,222.07	2,559,824.15	2,510,212.93	2,510,661.59	1,307,715.35	1,345,295.18
Extranjero	-5,220,851.68	-36.66	14,243,043.47	13,896,648.14	13,926,696.81	13,680,403.49	14,402,962.41	14,465,554.47	14,196,714.10	14,029,940.48	14,027,527.78	14,027,661.37	13,887,919.00	13,938,180.35	9,022,191.79
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	56,615,439.78	919.73	6,155,683.48	23,742,039.58	18,962,616.14	19,016,031.95	17,053,951.93	14,751,682.14	26,488,180.84	34,240,702.97	34,240,350.26	36,816,083.43	44,872,294.14	46,128,189.57	62,771,123.26
Locales	14,800,693.25	268.80	5,506,147.77	6,180,376.47	6,142,349.38	6,155,509.83	6,487,553.67	5,658,021.90	5,447,182.82	8,850,192.15	9,741,594.09	9,897,224.67	9,366,237.19	10,596,382.55	20,306,841.02
Extranjero	41,814,746.53	6,437.64	649,535.71	17,561,663.11	12,820,266.76	12,860,522.12	10,566,398.26	9,093,660.24	21,040,998.02	25,390,510.82	24,498,756.17	26,918,858.76	35,506,056.95	35,531,807.02	42,464,282.24
TOTAL DE ACTIVOS	61,131,805.13	34.93	175,006,345.75	170,717,634.31	182,205,663.36	174,890,502.03	175,928,286.16	176,138,752.37	187,147,213.62	189,625,539.53	190,926,929.39	193,225,346.36	197,498,283.30	204,096,243.35	236,138,150.88
DEPOSITOS	62,381,356.51	46.94	132,893,809.68	129,550,404.53	139,385,670.82	133,771,869.10	133,209,701.65	135,278,217.37	146,388,055.19	147,894,012.04	146,953,712.43	148,392,537.04	154,500,970.24	160,699,680.57	195,275,166.19
Locales	11,827,909.14	23.34	50,679,052.01	48,029,348.12	52,076,722.63	49,743,174.72	50,101,194.00	51,864,994.97	54,652,501.35	56,396,362.31	55,625,283.12	56,221,011.39	60,787,568.67	60,886,597.67	62,506,961.15
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	7,827,882.89	15.47	50,604,605.18	47,955,926.60	48,997,205.97	49,663,504.77	50,023,872.08	51,791,077.29	52,749,599.63	54,491,188.17	53,715,717.30	54,310,755.61	58,682,942.77	56,789,602.20	58,432,488.07
A la Vista	-111,282.33	-1.14	9,759,114.51	7,123,521.99	7,033,332.34	6,124,721.08	6,971,417.38	7,832,074.90	7,592,236.39	8,013,847.91	6,799,641.40	7,549,555.25	7,313,441.71	7,548,565.85	9,647,832.18
A Plazo	7,626,768.12	19.47	39,163,211.19	39,061,322.59	40,468,217.85	41,902,362.20	41,333,774.20	42,128,848.33	43,237,515.05	44,334,640.23	44,894,368.47	44,581,167.05	49,485,871.06	47,338,084.74	46,789,979.31
De Ahorros	312,397.10	18.57	1,682,279.48	1,771,082.02	1,495,655.78	1,636,421.49	1,718,680.50	1,830,154.06	1,919,848.19	2,142,700.03	2,021,707.43	2,180,033.31	1,883,630.00	1,902,951.61	1,994,676.58
De Bancos	4,000,026.25	5,373.00	74,446.83	73,421.52	3,079,516.66	79,669.95	77,321.92	73,917.68	1,902,901.72	1,905,174.14	1,909,565.82	1,910,255.78	2,104,625.90	4,096,995.47	4,074,473.08
A la Vista	4,971.55	45.92	10,827.19	9,706.11	15,738.99	15,735.99	15,685.48	11,631.05	40,615.09	37,787.51	41,248.98	36,076.42	46,302.17	38,321.13	15,798.74
A Plazo	3,995,054.70	6,279.59	63,619.64	63,715.41	3,063,777.67	63,933.96	61,636.44	62,286.63	1,862,286.63	1,867,386.63	1,868,316.84	1,874,179.36	2,058,323.73	4,058,674.34	4,058,674.34
Extranjero	50,553,447.37	61.49	82,214,757.67	81,521,056.41	87,308,948.19	84,028,694.38	83,108,507.65	83,413,222.40	91,735,553.84	91,497,649.73	91,328,429.31	92,171,525.65	93,713,401.57	99,813,082.90	132,768,205.04
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	38,235,927.10	46.59	82,072,661.63	81,341,519.31	87,172,147.59	83,721,162.17	82,533,969.59	83,029,443.75	82,821,992.24	82,773,939.70	82,605,492.51	83,427,481.89	84,836,016.68	90,871,192.43	120,308,588.73



Bancafé (Panamá), S.A.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	2,380,504.92	57.77	4,120,303.60	2,238,018.29	6,985,747.42	2,027,379.91	2,132,879.08	3,795,609.75	2,480,353.56	6,261,748.39	6,084,760.22	5,969,159.06	6,342,598.92	6,622,624.46	6,500,808.52
A Plazo	35,955,756.50	46.20	77,823,491.96	78,971,495.17	80,055,249.24	81,562,512.38	80,268,974.87	79,177,958.63	80,284,879.58	76,455,386.88	76,465,189.51	77,432,266.75	78,467,059.70	84,221,217.06	113,779,248.46
De Ahorro	-100,334.32	-77.86	128,866.07	132,005.85	131,150.93	131,269.88	132,115.64	55,875.37	56,759.10	56,804.43	55,542.78	26,056.08	26,358.06	27,350.91	28,531.75
De Bancos	12,317,520.27	8,668.45	142,096.04	179,537.10	136,800.60	307,532.21	574,538.06	383,778.65	8,913,561.60	8,723,710.03	8,722,936.80	8,744,043.76	8,877,384.89	8,941,890.47	12,459,616.31
A la Vista	67,520.27	47.52	142,096.04	179,537.10	136,800.60	307,532.21	574,538.06	383,778.65	413,561.60	223,710.03	222,936.80	244,043.76	377,384.89	441,890.47	209,616.31
A Plazo	12,250,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,500,000.00	8,500,000.00	8,500,000.00	8,500,000.00	8,500,000.00	8,500,000.00	12,250,000.00
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	-3,327,289.48	-29.10	11,435,649.54	7,920,053.59	9,567,697.72	8,159,192.10	8,769,757.86	6,480,827.02	6,106,964.55	6,947,508.96	8,994,264.18	9,807,070.78	7,901,718.51	8,137,525.97	8,108,360.06
Locales	-445,882.41	-6.54	6,816,010.91	6,784,693.04	6,706,229.52	6,608,312.58	7,574,352.35	5,278,124.06	4,886,761.68	5,645,099.35	7,522,568.01	8,256,444.99	6,327,799.12	6,663,082.10	6,370,128.50
Extranjero	-2,881,407.07	-62.37	4,619,638.63	1,135,360.55	2,861,468.20	1,550,879.52	1,195,405.51	1,202,702.96	1,220,202.87	1,302,409.61	1,471,696.17	1,550,625.79	1,573,919.39	1,474,443.87	1,738,231.56
PATRIMONIO	2,077,738.10	6.77	30,676,886.53	33,247,176.19	33,252,294.82	32,959,440.83	33,948,826.65	34,379,707.98	34,652,193.88	34,784,018.53	34,978,952.78	35,025,738.54	35,095,594.55	35,259,036.81	32,754,624.63
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	3,172,742.57	71.63	4,429,187.18	8,063,691.88	7,601,929.75	7,601,929.75	7,601,929.79	7,601,929.75	7,601,929.75	7,601,929.75	7,601,929.75	7,601,929.75	7,601,929.75	7,601,929.75	7,601,929.75
Utilidad de Periodo	-214,930.28	-20.32	1,057,643.59	340,243.93	765,130.35	848,014.38	1,210,166.46	1,649,575.06	1,934,824.02	2,279,708.20	2,563,813.87	2,660,773.34	2,920,747.01	3,061,717.44	842,713.31
Ganancia o Perdida en Valores Disponible para la Venta	-880,074.19	-42.11	2,090,055.76	1,743,240.38	1,785,234.72	1,409,496.70	2,036,730.40	2,028,203.17	2,015,440.11	1,802,380.58	1,713,209.16	1,663,035.45	1,472,917.79	1,495,389.62	1,209,981.57
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	61,131,805.13	34.93	175,006,345.75	170,717,634.31	182,205,663.36	174,890,502.03	175,928,286.16	176,138,752.37	187,147,213.62	189,625,539.53	190,926,929.39	193,225,346.36	197,498,283.30	204,096,243.35	236,138,150.88