



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	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
CARTERA CREDITICIA	-6,226,434.55	-84.85	7,338,046.96	7,701,123.54	3,571,588.20	3,506,389.45	5,641,944.06	8,871,189.29	10,434,359.72	10,434,359.72	7,334,029.45	4,643,885.42	4,911,612.41	4,911,612.41	1,111,612.41
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	-6,330,220.67	-74.02	8,552,330.16	8,921,901.33	6,382,648.72	6,338,225.56	8,502,378.50	11,677,051.68	11,678,594.44	11,687,460.18	8,590,543.78	5,908,927.94	6,176,511.29	6,026,167.56	2,222,109.49
Menos Provisiones	-103,786.12	-8.55	1,214,283.20	1,220,777.79	2,811,060.52	2,831,836.11	2,860,434.44	2,805,862.39	1,244,234.72	1,253,100.46	1,256,514.33	1,265,042.52	1,264,898.88	1,114,555.15	1,110,497.08
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	-103,786.12	-8.55	1,214,283.20	1,220,777.79	2,811,060.52	2,831,836.11	2,860,434.44	2,805,862.39	1,244,234.72	1,253,100.46	1,256,514.33	1,265,042.52	1,264,898.88	1,114,555.15	1,110,497.08
INVERSIONES EN VALORES	53,923,421.21	1,894.33	2,846,565.94	21,297,415.59	22,931,448.61	22,035,410.23	20,197,333.40	18,097,262.29	28,753,641.90	33,288,755.25	35,669,165.57	40,774,877.31	46,234,945.79	46,532,501.67	56,769,987.15
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	53,923,421.21	1,894.33	2,846,565.94	21,297,415.59	22,931,448.61	22,035,410.23	20,197,333.40	18,097,262.29	28,753,641.90	33,288,755.25	35,669,165.57	40,774,877.31	46,234,945.79	46,532,501.67	56,769,987.15
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	-2,048,035.50	-41.96	4,880,561.54	1,417,680.55	1,521,481.37	1,677,923.29	1,614,410.27	1,667,491.79	2,006,432.64	1,932,145.95	2,155,301.75	2,545,045.41	1,817,364.27	2,068,509.36	2,832,526.04
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	-2,048,035.50	-41.96	4,880,561.54	1,417,680.55	1,521,481.37	1,677,923.29	1,614,410.27	1,667,491.79	2,006,432.64	1,932,145.95	2,155,301.75	2,545,045.41	1,817,364.27	2,068,509.36	2,832,526.04
TOTAL DE ACTIVOS	45,648,951.16	303.01	15,065,174.44	30,416,219.68	28,024,518.18	27,219,722.97	27,453,687.73	28,635,943.37	41,194,434.26	45,655,260.92	45,158,496.77	47,963,808.14	52,963,922.47	53,512,623.44	60,714,125.60
DEPOSITOS	-1,211,949.72	-19.99	6,062,556.07	6,092,383.07	6,043,776.18	5,965,660.85	5,980,886.24	5,514,584.24	5,276,136.95	5,096,637.35	5,158,633.91	5,063,118.09	4,881,900.25	4,868,606.35	4,850,606.35
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	-1,211,949.72	-19.99	6,062,556.07	6,092,383.07	6,043,776.18	5,965,660.85	5,980,886.24	5,514,584.24	5,276,136.95	5,096,637.35	5,158,633.91	5,063,118.09	4,881,900.25	4,868,606.35	4,850,606.35
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	-1,211,949.72	-19.99	6,062,556.07	6,092,383.07	6,043,776.18	5,965,660.85	5,980,886.24	5,514,584.24	5,276,136.95	5,096,637.35	5,158,633.91	5,063,118.09	4,881,900.25	4,868,606.35	4,850,606.35



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Descripcion	2004		2005												
	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	-1,211,949.72	-19.99	6,062,556.07	6,092,383.07	6,043,776.18	5,965,660.85	5,980,886.24	5,514,584.24	5,276,136.95	5,096,637.35	5,158,633.91	5,063,118.09	4,881,900.25	4,868,606.35	4,850,606.35
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
OBLIGACIONES	5,000,000.00	0.00	0.00	0.00	2,000,000.00	2,000,000.00	5,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	5,000,000.00	5,000,000.00
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	5,000,000.00	0.00	0.00	0.00	2,000,000.00	2,000,000.00	5,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00
OTROS PASIVOS	41,872,002.66	64.012.69	65,412.03	16,722,257.45	12,180,319.07	12,124,634.20	10,005,130.09	8,350,638.84	20,460,446.56	25,044,276.70	24,094,431.40	26,773,416.34	35,071,274.62	34,959,907.94	41,937,414.69
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	41,872,002.66	64.012.69	65,412.03	16,722,257.45	12,180,319.07	12,124,634.20	10,005,130.09	8,350,638.84	20,460,446.56	25,044,276.70	24,094,431.40	26,773,416.34	35,071,274.62	34,959,907.94	41,937,414.69
PATRIMONIO	-11,101.78	-0.12	8,937,206.34	7,601,579.16	7,800,422.93	7,129,427.92	6,467,671.40	6,770,720.29	7,457,850.75	7,514,346.87	7,905,431.46	8,127,273.71	8,010,747.60	8,684,109.15	8,926,104.56
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	-250,930.23	-11.86	2,115,097.98	107,945.80	205,238.16	374,219.63	470,483.71	567,654.76	697,109.42	839,581.88	986,944.52	1,243,066.02	1,425,886.32	1,620,100.46	1,864,167.75
Ganancia o Perdida en Valores Disponible para la Venta	239,828.45	95.86	250,197.50	921,722.50	1,023,273.91	183,297.43	-574,723.17	-368,845.33	188,830.47	102,854.13	346,576.08	312,296.83	12,950.42	492,097.83	490,025.95
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	45,648,951.16	303.01	15,065,174.44	30,416,219.68	28,024,518.18	27,219,722.97	27,453,687.73	28,635,943.37	41,194,434.26	45,655,260.92	45,158,496.77	47,963,808.14	52,963,922.47	53,512,623.44	60,714,125.60