



Fecha: 14 de Marzo de 2005

BANCAFÉ (PANAMÁ), S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	23,775,409.14	25,241,766.94	14,074,854.71	12,198,032.77	34,113,479.48
Depósitos Internos en Bancos	7,379,815.10	9,264,981.93	4,708,553.73	4,463,888.60	13,666,751.07
A la Vista	1,614,657.04	1,783,233.73	1,708,401.90	1,537,125.91	1,521,425.05
A Plazo	5,765,158.06	7,481,748.20	3,000,151.83	2,926,762.69	12,145,326.02
Depósitos Externos en Bancos	14,028,120.57	14,169,740.78	7,839,357.13	4,518,111.33	18,602,860.97
A la Vista	10,828,120.57	10,469,740.78	4,539,357.13	3,018,111.33	11,502,860.97
A Plazo	3,200,000.00	3,700,000.00	3,300,000.00	1,500,000.00	7,100,000.00
Otros	2,367,473.47	1,807,044.23	1,526,943.85	3,216,032.84	1,843,867.44
CARTERA CREDITICIA NETA	113,808,511.92	109,468,834.66	122,057,865.05	124,616,997.40	124,616,500.96
Interna	97,481,348.18	96,288,895.73	94,635,243.16	95,827,909.48	95,673,513.36
Externa	24,122,193.94	20,940,109.85	35,109,383.45	36,538,470.80	35,629,778.56
Menos Provisiones	7,795,030.20	7,760,170.92	7,686,761.56	7,749,382.88	6,686,790.96
Interna	6,283,459.56	6,635,286.77	6,645,596.13	6,863,981.12	5,050,726.16
Externa	1,511,570.64	1,124,884.15	1,041,165.43	885,401.76	1,636,064.80
INVERSIONES EN VALORES NETA	39,243,670.93	39,086,669.70	36,732,223.49	37,544,678.66	19,923,335.56
Internas	2,383,200.18	2,365,275.40	2,392,823.15	2,284,346.19	2,833,726.32
Externas	37,882,758.19	37,743,681.74	35,361,687.78	35,782,158.08	17,089,609.24
Menos Provisiones	1,022,287.44	1,022,287.44	1,022,287.44	521,825.61	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	1,022,287.44	1,022,287.44	1,022,287.44	521,825.61	0.00
OTROS ACTIVOS	19,348,936.89	19,728,010.74	19,570,093.43	18,394,209.77	9,173,031.44
Internos	6,244,664.94	6,817,916.50	6,905,526.05	5,631,617.43	4,837,459.31



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Externos	13,104,271.95	12,910,094.24	12,664,567.38	12,762,592.34	4,335,572.13
ACTIVO TOTAL NETO	196,176,528.88	193,525,282.04	192,435,036.68	192,753,918.60	187,826,347.44
DEPOSITOS	152,314,932.71	147,286,192.19	146,184,058.59	140,768,612.07	138,957,552.84
Internos	59,198,439.12	58,379,446.18	57,927,621.82	48,835,219.33	50,680,239.10
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	57,229,663.71	56,407,976.06	55,955,366.40	48,152,309.73	50,604,605.18
A la Vista	7,551,177.72	7,555,235.34	6,288,127.97	6,230,217.36	9,759,114.51
A Plazo	47,795,308.47	46,189,130.44	46,541,689.38	38,719,321.21	39,163,211.19
De Ahorros	1,883,177.52	2,663,610.28	3,125,549.05	3,202,771.16	1,682,279.48
De Bancos	1,968,775.41	1,971,470.12	1,972,255.42	682,909.60	75,633.92
A la Vista	20,980.51	14,311.93	20,374.94	14,853.16	12,014.28
A Plazo	1,947,794.90	1,957,158.19	1,951,880.48	668,056.44	63,619.64
Externos	93,116,493.59	88,906,746.01	88,256,436.77	91,933,392.74	88,277,313.74
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	92,759,303.55	88,526,233.53	88,075,837.51	88,856,008.39	88,135,217.70
A la Vista	2,348,712.71	2,656,555.75	2,192,748.13	2,123,534.19	4,120,303.60
A Plazo	90,248,917.25	85,717,804.91	85,719,332.41	86,587,682.71	83,886,048.03
De Ahorros	161,673.59	151,872.87	163,756.97	144,791.49	128,866.07
De Bancos	357,190.04	380,512.48	180,599.26	3,077,384.35	142,096.04
A la Vista	61,139.76	83,680.26	180,599.26	77,384.35	142,096.04
A Plazo	296,050.28	296,832.22	0.00	3,000,000.00	0.00
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	9,299,882.38	9,835,748.11	9,914,566.29	12,034,834.98	9,254,701.73
Internos	3,837,986.50	4,535,828.93	5,847,832.24	6,368,000.42	5,302,835.52
Externos	5,461,895.88	5,299,919.18	4,066,734.05	5,666,834.56	3,951,866.21
PATRIMONIO	34,561,713.79	36,403,341.74	36,336,411.80	39,950,471.55	39,614,092.87
Capital	29,100,000.00	29,100,000.00	29,100,000.00	29,100,000.00	29,100,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	5,001,097.88	5,817,360.00	7,767,704.00	9,723,586.59	8,173,839.61
Gan/Perd en Inv. Dis. para la Venta	460,615.91	1,485,981.74	-531,292.20	1,126,884.96	2,340,253.26
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	196,176,528.88	193,525,282.04	192,435,036.68	192,753,918.60	187,826,347.44