



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

Descripcion	2007		2008		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	57,143,781.02	18,149,579.09	51,000,593.84	11,211,153.51	52,324,204.64
Depósitos Internos en Bancos	17,585,915.00	3,084,199.52	11,511,015.53	5,513,804.28	1,842,316.84
A la Vista	2,488,541.92	2,985,800.04	2,411,905.93	1,414,249.24	1,742,269.34
A Plazo	15,097,373.08	98,399.48	9,099,109.60	4,099,555.04	100,047.50
Depósitos Externos en Bancos	34,704,507.89	11,112,892.11	35,210,125.07	3,887,554.01	46,588,383.04
A la Vista	34,704,507.89	8,975,635.52	22,871,174.25	1,685,103.19	31,488,383.04
A Plazo	0.00	2,137,256.59	12,338,950.82	2,202,450.82	15,100,000.00
Otros	4,853,358.13	3,952,487.46	4,279,453.24	1,809,795.22	3,893,504.76
<b>CARTERA CREDITICIA NETA</b>	152,850,900.31	143,662,540.80	161,058,950.23	160,896,777.20	156,085,804.72
Interna	86,708,297.11	97,421,716.94	114,267,969.76	126,329,207.62	122,938,074.77
Externa	69,198,264.22	49,332,115.31	49,949,578.97	37,858,330.67	36,049,350.54
Menos Provisiones	3,055,661.02	3,091,291.45	3,158,598.50	3,290,761.09	2,901,620.59
Interna	88,834.09	82,532.26	82,053.52	81,141.15	2,901,620.59
Externa	2,966,826.93	3,008,759.19	3,076,544.98	3,209,619.94	0.00
<b>INVERSIONES EN VALORES NETA</b>	7,724,259.70	27,821,858.22	26,233,079.19	41,388,270.18	42,117,560.86
Internas	2,177,574.88	22,084,295.65	20,559,800.99	22,058,480.92	21,844,416.53
Externas	5,546,684.82	5,737,562.57	5,673,278.20	19,329,789.26	20,273,144.33
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	41,584,075.82	83,351,989.53	77,332,504.16	102,322,291.22	142,122,151.75
Internos	14,773,741.45	47,721,161.87	74,119,319.97	96,392,885.69	137,156,548.94



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Externos	26,810,334.37	35,630,827.66	3,213,184.19	5,929,405.53	4,965,602.81
<b>ACTIVO TOTAL NETO</b>	<b>259,303,016.85</b>	<b>272,985,967.64</b>	<b>315,625,127.42</b>	<b>315,818,492.11</b>	<b>392,649,721.97</b>
<b>DEPOSITOS</b>	<b>207,949,433.56</b>	<b>215,264,267.09</b>	<b>254,060,456.83</b>	<b>255,312,625.62</b>	<b>342,603,772.94</b>
Internos	75,198,714.22	85,050,252.85	103,064,510.52	83,313,332.24	108,691,328.97
Oficiales	0.00	16,691.51	7,590.12	9,049.53	0.00
De Particulares	69,732,652.36	78,994,116.25	84,349,112.58	78,621,558.74	82,605,591.65
A la Vista	12,655,599.43	12,713,139.00	14,944,123.49	11,359,132.58	13,712,661.29
A Plazo	55,617,580.95	63,907,947.55	66,264,403.02	63,343,781.32	64,256,908.08
De Ahorros	1,459,471.98	2,373,029.70	3,140,586.07	3,918,644.84	4,636,022.28
De Bancos	5,466,061.86	6,039,445.09	18,707,807.82	4,682,723.97	26,085,737.32
A la Vista	802,838.40	1,362,889.16	22,751.26	31,486.85	12,019,766.45
A Plazo	4,663,223.46	4,676,555.93	18,685,056.56	4,651,237.12	14,065,970.87
Externos	132,750,719.34	130,214,014.24	150,995,946.31	171,999,293.38	233,912,443.97
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	123,794,297.87	121,253,012.60	140,763,220.14	161,789,793.27	203,013,247.30
A la Vista	9,066,089.38	8,717,037.56	9,244,277.51	12,878,488.25	16,527,671.46
A Plazo	113,073,048.48	109,264,116.43	127,326,302.13	146,319,977.55	161,478,160.74
De Ahorros	1,655,160.01	3,271,858.61	4,192,640.50	2,591,327.47	25,007,415.10
De Bancos	8,956,421.47	8,961,001.64	10,232,726.17	10,209,500.11	30,899,196.67
A la Vista	456,421.47	461,001.64	232,726.17	209,500.11	17,199,196.67
A Plazo	8,500,000.00	8,500,000.00	10,000,000.00	10,000,000.00	13,700,000.00
<b>OBLIGACIONES</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00



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OTROS PASIVOS	11,903,675.95	13,836,588.05	15,608,540.19	12,112,833.07	8,734,119.07
Internos	10,273,924.18	10,834,697.04	10,273,893.81	6,269,222.12	6,626,646.79
Externos	1,629,751.77	3,001,891.01	5,334,646.38	5,843,610.95	2,107,472.28
PATRIMONIO	39,449,907.34	43,885,112.50	45,956,130.40	48,393,033.42	41,311,829.96
Capital	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
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	15,543,129.97	19,906,607.44	22,103,025.87	23,566,709.81	20,622,456.45
Gan/Perd en Inv. Dis. para la Venta	806,777.37	878,505.06	753,104.53	1,726,323.61	-2,410,626.49
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	259,303,016.85	272,985,967.64	315,625,127.42	315,818,492.11	392,649,721.97