



**BANCAFÉ (PANAMÁ), S.A.**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**(En Balboas)**

|                                 | 2007          |              | 2008         |               |               |
|---------------------------------|---------------|--------------|--------------|---------------|---------------|
| Descripcion                     | Trimestre IV  | Trimestre I  | Trimestre II | Trimestre III | Trimestre IV  |
| INGRESO POR INTERESES           | 13,227,277.65 | 3,756,842.03 | 8,153,644.66 | 12,065,959.69 | 17,070,195.72 |
| Préstamos                       | 10,925,920.73 | 2,942,927.93 | 6,483,107.56 | 9,139,144.45  | 13,442,234.60 |
| Depósitos                       | 2,160,810.97  | 443,515.14   | 653,502.03   | 884,321.63    | 1,100,584.91  |
| Inversiones                     | 74,209.98     | 341,144.34   | 956,993.59   | 1,948,015.23  | 2,398,467.04  |
| Arrendamientos                  | 66,335.97     | 29,254.62    | 60,041.48    | 94,478.38     | 128,909.17    |
| Otros                           | 0.00          | 0.00         | 0.00         | 0.00          | 0.00          |
| EGRESOS DE OPERACIONES          | 10,212,258.57 | 2,540,490.42 | 4,894,181.25 | 7,264,427.91  | 10,262,611.80 |
| Intereses Pagados               | 10,019,995.19 | 2,497,474.59 | 4,775,054.18 | 7,085,024.28  | 9,959,949.90  |
| Comisiones                      | 192,263.38    | 43,015.83    | 119,127.07   | 179,403.63    | 302,661.90    |
| INGRESO NETO DE INTERESES       | 3,015,019.08  | 1,216,351.61 | 3,259,463.41 | 4,801,531.78  | 6,807,583.92  |
| OTROS INGRESOS                  | 5,967,749.26  | 1,461,238.31 | 2,166,441.54 | 2,954,716.40  | 3,210,830.29  |
| Comisiones                      | 736,256.19    | 228,010.66   | 489,883.41   | 894,828.10    | 1,233,909.41  |
| Oper. con Divisas               | 3,711,686.03  | 1,035,409.35 | 386,886.11   | 425,958.30    | 358,197.82    |
| Dividendos                      | 0.00          | 0.00         | 0.00         | 0.00          | 0.00          |
| Otros Ingresos                  | 1,519,807.04  | 197,818.30   | 1,289,672.02 | 1,633,930.00  | 1,618,723.06  |
| INGRESOS DE OPERACIONES         | 8,982,768.34  | 2,677,589.92 | 5,425,904.95 | 7,756,248.18  | 10,018,414.21 |
| EGRESOS GENERALES               | 4,103,670.88  | 1,206,116.78 | 1,758,013.38 | 2,624,672.67  | 3,649,773.86  |
| Gastos Administrativos          | 2,308,118.20  | 925,487.47   | 1,214,732.37 | 1,789,201.12  | 2,358,199.78  |
| Gastos Generales                | 819,267.81    | 105,903.81   | 185,683.68   | 278,950.31    | 385,873.12    |
| G. de Depreciación              | 90,225.13     | 22,335.74    | 43,618.91    | 63,127.05     | 84,550.52     |
| Otros Gastos                    | 886,059.74    | 152,389.76   | 313,978.42   | 493,394.19    | 821,150.44    |
| UTILIDADES ANTES DE PROVISIONES | 4,879,097.46  | 1,471,473.14 | 3,667,891.57 | 5,131,575.51  | 6,368,640.35  |
| CUENTAS MALAS                   | 0.00          | 0.00         | 0.00         | 0.00          | 181,318.20    |



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|----------------------|--------------|--------------|--------------|---------------|--------------|
| UTILIDAD DEL PERIODO | 4,879,097.46 | 1,471,473.14 | 3,667,891.57 | 5,131,575.51  | 6,187,322.15 |