



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

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	52,324,204.64	51,748,308.91	63,992,180.47	43,829,837.63	24,626,022.67
Depósitos Internos en Bancos	1,842,316.84	1,909,705.29	21,749,727.35	1,897,717.66	1,864,160.55
A la Vista	1,742,269.34	1,809,202.66	1,660,179.97	1,808,023.15	1,774,420.69
A Plazo	100,047.50	100,502.63	20,089,547.38	89,694.51	89,739.86
Depósitos Externos en Bancos	46,588,383.04	47,863,695.26	40,339,894.94	39,402,185.30	17,938,627.03
A la Vista	31,488,383.04	47,863,695.26	30,339,894.94	34,402,185.30	17,238,627.03
A Plazo	15,100,000.00	0.00	10,000,000.00	5,000,000.00	700,000.00
Otros	3,893,504.76	1,974,908.36	1,902,558.18	2,529,934.67	4,823,235.09
<b>CARTERA CREDITICIA NETA</b>	156,085,804.72	157,258,664.80	150,679,589.86	168,709,451.64	180,827,005.47
Interna	122,938,074.77	125,250,361.94	121,840,206.07	136,604,938.10	141,083,550.93
Externa	36,049,350.54	34,948,886.42	31,875,697.56	35,152,484.70	42,560,045.05
Menos Provisiones	2,901,620.59	2,940,583.56	3,036,313.77	3,047,971.16	2,816,590.51
Interna	2,901,620.59	2,940,583.56	3,036,313.77	3,047,971.16	2,812,865.51
Externa	0.00	0.00	0.00	0.00	3,725.00
<b>INVERSIONES EN VALORES NETA</b>	42,117,560.86	46,595,909.95	80,174,565.63	119,887,540.32	162,199,353.02
Internas	21,844,416.53	22,075,256.51	20,513,059.62	21,854,346.57	22,081,728.44
Externas	20,273,144.33	24,520,653.44	59,661,506.01	98,033,193.75	140,117,624.58
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>	141,890,905.25	131,539,603.44	120,261,506.34	113,564,570.45	112,417,400.76



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Internos	136,925,302.44	124,936,036.13	60,012,962.91	39,929,646.16	55,046,381.18
Externos	4,965,602.81	6,603,567.31	60,248,543.43	73,634,924.29	57,371,019.58
<b>ACTIVO TOTAL NETO</b>	<b>392,418,475.47</b>	<b>387,142,487.10</b>	<b>415,107,842.30</b>	<b>445,991,400.04</b>	<b>480,069,781.92</b>
<b>DEPOSITOS</b>	<b>342,603,772.94</b>	<b>336,456,502.38</b>	<b>355,287,225.61</b>	<b>381,777,519.10</b>	<b>416,476,351.76</b>
Internos	108,691,328.97	104,222,123.96	111,843,909.33	106,342,200.18	118,447,120.34
Oficiales	0.00	0.00	0.00	0.00	406,167.28
De Particulares	82,605,591.65	85,613,365.08	91,736,155.89	102,089,918.30	113,655,933.56
A la Vista	13,712,661.29	14,865,952.43	13,608,647.04	24,885,990.50	31,793,645.65
A Plazo	64,256,908.08	65,893,625.70	73,776,418.26	69,011,542.28	74,681,991.94
De Ahorros	4,636,022.28	4,853,786.95	4,351,090.59	8,192,385.52	7,180,295.97
De Bancos	26,085,737.32	18,608,758.88	20,107,753.44	4,252,281.88	4,385,019.50
A la Vista	12,019,766.45	21,971.98	15,513,485.82	17,462.92	165,323.92
A Plazo	14,065,970.87	18,586,786.90	4,594,267.62	4,234,818.96	4,219,695.58
Externos	233,912,443.97	232,234,378.42	243,443,316.28	275,435,318.92	298,029,231.42
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	203,013,247.30	206,580,320.14	212,231,417.03	264,576,612.42	257,448,810.51
A la Vista	16,527,671.46	21,945,988.50	13,330,523.11	20,390,606.39	14,476,678.01
A Plazo	161,478,160.74	157,631,093.36	171,322,966.56	208,621,678.74	220,145,645.71
De Ahorros	25,007,415.10	27,003,238.28	27,577,927.36	35,564,327.29	22,826,486.79
De Bancos	30,899,196.67	25,654,058.28	31,211,899.25	10,858,706.50	40,580,420.91
A la Vista	17,199,196.67	15,654,058.28	21,211,899.25	858,706.50	17,580,420.91
A Plazo	13,700,000.00	10,000,000.00	10,000,000.00	10,000,000.00	23,000,000.00
<b>OBLIGACIONES</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



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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	8,734,119.07	9,278,944.67	10,410,451.82	10,068,933.24	10,343,943.64
Internos	6,626,646.79	7,105,284.62	8,087,787.48	7,546,922.43	7,903,605.02
Externos	2,107,472.28	2,173,660.05	2,322,664.34	2,522,010.81	2,440,338.62
PATRIMONIO	41,080,583.46	41,407,040.05	49,410,164.87	54,144,947.70	53,249,486.52
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	20,391,209.95	23,398,701.49	25,913,862.41	28,524,076.52	28,318,564.34
Gan/Perd en Inv. Dis. para la Venta	-2,410,626.49	-5,091,661.44	396,302.46	2,520,871.18	1,830,922.18
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	392,418,475.47	387,142,487.10	415,107,842.30	445,991,400.04	480,069,781.92