



Bancafé (Panamá), S.A.
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

Descripcion	2002				2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
ACTIVOS LIQUIDOS	8,438,933.67	55.03	15,336,475.47	14,843,444.26	15,993,928.62	12,581,743.15	13,542,851.83	24,656,872.29	27,774,720.16	18,350,791.67	18,244,516.70	18,874,522.21	21,138,323.61	21,276,869.92	23,775,409.14	
Depositos Locales en Bancos	1,948,166.98	35.87	5,431,648.12	5,254,950.72	5,977,961.37	4,594,212.20	4,404,531.86	6,523,236.37	8,949,397.90	6,054,632.60	6,224,286.73	4,722,810.66	8,210,656.65	7,633,105.24	7,379,815.10	
A la Vista	164,006.84	11.31	1,450,650.20	1,269,845.39	1,989,338.09	1,623,296.89	1,430,698.23	1,441,945.31	1,861,939.11	1,461,690.13	2,998,440.13	1,494,305.29	2,479,290.22	1,872,674.27	1,614,657.04	
A Plazo	1,784,160.14	44.82	3,980,997.92	3,985,105.33	3,988,623.28	2,970,915.31	2,973,833.63	5,081,291.06	7,087,458.79	4,592,942.47	3,225,846.60	3,228,505.37	5,731,366.43	5,760,430.97	5,765,158.06	
Depositos Extranjeros en Bancos	6,906,363.26	96.98	7,121,757.31	7,758,511.93	8,031,029.83	5,988,437.18	7,191,079.76	15,209,087.18	14,768,558.09	10,580,732.32	10,360,429.10	11,372,100.62	11,501,987.55	11,852,307.56	14,028,120.57	
A la Vista	8,006,363.26	283.74	2,821,757.31	2,858,511.93	2,531,029.83	2,788,437.18	2,191,079.76	3,209,087.18	3,068,558.09	7,280,732.32	7,860,429.10	8,272,100.62	10,001,987.55	8,252,307.56	10,828,120.57	
A Plazo	-1,100,000.00	-25.58	4,300,000.00	4,900,000.00	5,500,000.00	3,200,000.00	5,000,000.00	12,000,000.00	11,700,000.00	3,300,000.00	2,500,000.00	3,100,000.00	1,500,000.00	3,600,000.00	3,200,000.00	
Otros	-415,596.57	-14.93	2,783,070.04	1,829,981.61	1,984,937.42	1,999,093.77	1,947,240.21	2,924,548.74	4,056,764.17	1,715,426.75	1,659,800.87	2,779,610.93	1,425,679.41	1,791,457.12	2,367,473.47	
CARTERA CREDITICIA	-15,822,839.25	-12.60	125,539,626.15	125,800,822.95	126,814,163.13	128,682,391.11	127,915,832.69	127,020,404.08	120,715,843.21	123,614,887.59	124,462,672.29	123,127,626.08	119,345,633.26	113,599,965.36	109,716,786.90	
Locales	-12,843,732.96	-12.30	104,380,165.58	98,927,519.28	100,046,348.02	102,309,064.72	103,215,757.33	102,486,729.81	96,022,969.62	96,936,946.30	98,193,886.68	98,048,099.29	93,882,799.41	91,792,567.32	91,536,432.62	
Extranjero	-2,979,106.29	-14.08	21,159,460.57	26,873,303.67	26,767,815.11	26,373,326.39	24,700,075.36	24,533,674.27	24,692,873.59	26,677,941.29	26,268,785.61	25,079,526.79	25,462,833.85	21,807,398.04	18,180,354.28	
INVERSIONES EN VALORES	964,257.91	3.97	24,308,421.23	24,130,033.98	24,249,864.68	24,502,648.33	25,007,613.33	25,169,494.31	25,249,892.11	25,032,606.49	25,133,869.93	25,427,963.40	25,055,292.46	25,271,329.02	25,272,679.14	
Locales	-109,009.08	-4.37	2,492,209.26	2,505,609.43	2,517,965.14	2,537,763.35	2,568,735.38	2,395,818.74	2,396,320.21	2,400,694.75	2,397,202.50	2,401,476.11	2,408,424.83	2,419,970.27	2,383,200.18	
Extranjero	1,073,266.99	4.92	21,816,211.97	21,624,424.55	21,731,899.54	21,964,884.98	22,438,877.95	22,773,675.57	22,853,571.90	22,631,911.74	22,736,667.43	23,026,487.29	22,646,867.63	22,851,358.75	22,889,478.96	
OTROS ACTIVOS	-4,400,387.37	-20.98	20,976,404.61	23,512,699.95	21,137,167.98	19,484,984.14	16,931,184.47	17,357,907.48	9,202,516.05	14,255,684.41	13,488,998.65	15,462,878.53	15,482,387.04	16,472,959.09	16,576,017.24	
Locales	-949,725.22	-12.00	7,916,393.86	9,560,507.62	7,208,611.34	7,811,388.09	6,673,968.43	7,515,284.78	8,210,668.84	8,454,884.84	8,547,471.23	8,525,801.49	7,736,352.96	6,886,480.80	6,966,668.64	
Extranjero	-3,450,662.15	-26.42	13,060,010.75	13,952,192.33	13,928,556.64	11,673,596.05	10,257,216.04	9,842,622.70	991,847.21	5,800,799.57	4,941,527.42	6,937,077.04	7,746,034.08	9,586,478.29	9,609,348.60	
TOTAL DE ACTIVOS	-10,820,035.04	-5.81	186,160,927.46	188,287,001.14	188,195,124.41	185,251,766.73	183,397,482.32	194,204,678.16	182,942,971.53	181,253,970.16	181,330,057.57	182,892,990.22	181,021,636.37	176,621,123.39	175,340,892.42	
DEPOSITOS	-2,788,874.71	-1.94	144,090,700.61	142,644,435.22	140,395,611.71	140,904,010.27	142,577,967.07	145,826,414.59	142,408,508.87	140,881,879.23	145,814,776.51	146,769,684.30	146,121,962.59	142,315,918.74	141,301,825.90	
Locales	-5,721,167.60	-8.81	64,912,050.71	63,611,697.02	64,748,209.31	62,513,379.71	62,267,993.81	67,113,898.12	63,604,739.35	60,997,363.68	60,760,689.75	61,366,359.13	61,718,924.37	58,973,233.09	59,190,883.11	
De Particulares	547,142.34	0.97	56,674,965.36	55,674,097.64	57,766,058.95	57,528,728.42	57,285,865.63	62,160,425.25	58,647,214.99	56,031,882.25	55,798,444.55	56,398,749.25	56,753,978.15	57,005,988.99	57,222,107.70	
A la Vista	-46,725.41	-0.62	7,590,347.12	6,422,832.54	6,605,341.63	5,608,855.69	6,279,370.68	9,742,037.88	7,487,115.69	5,502,991.81	5,553,080.60	6,668,854.46	7,174,406.25	7,091,502.72	7,543,621.71	
A Plazo	340,125.25	0.72	47,455,183.22	47,802,615.81	49,624,972.98	50,264,323.98	49,647,958.59	50,483,274.88	49,756,147.89	49,164,694.08	48,883,771.88	48,221,281.74	48,138,643.66	48,366,671.57	47,795,308.47	
De Ahorros	253,742.50	15.57	1,629,435.02	1,448,649.29	1,535,744.34	1,655,548.75	1,358,536.36	1,935,112.49	1,403,951.41	1,364,196.36	1,361,592.07	1,508,613.05	1,440,928.24	1,547,814.70	1,883,177.52	
De Bancos	-6,268,309.94	-76.10	8,237,085.35	7,937,599.38	6,982,150.36	4,984,651.29	4,982,128.18	4,953,472.87	4,957,524.36	4,965,481.43	4,962,245.20	4,967,609.88	4,964,946.22	1,967,244.10	1,968,775.41	
A la Vista	-17,625.76	-45.66	38,606.27	34,128.12	31,887.97	31,551.76	26,217.70	21,883.11	22,936.46	28,837.30	28,834.30	22,553.76	18,207.61	13,848.29	20,980.51	
A Plazo	-6,250,684.18	-76.24	8,198,479.08	7,903,471.26	6,950,262.39	4,953,099.53	4,955,910.48	4,931,589.76	4,934,587.90	4,936,644.13	4,933,410.90	4,945,056.12	4,946,738.61	1,953,395.81	1,947,794.90	
Extranjero	2,932,292.89	3.70	79,178,649.90	79,032,738.20	77,829,757.76	78,390,630.56	78,127,617.90	78,712,516.47	78,803,769.52	79,884,515.55	85,054,086.76	85,403,325.17	84,403,038.22	83,342,685.65	82,110,942.79	
Oficiales	-52,681.30	-100.00	52,681.30	52,681.30	68,958.30	68,958.30	68,958.30	68,958.30	68,958.30	0.00	0.00	0.00	0.00	0.00	0.00	
De Particulares	2,708,677.39	3.43	79,045,075.36	78,248,121.02	77,312,388.13	77,866,443.09	77,636,290.58	78,212,579.75	78,364,366.15	79,485,658.33	84,687,527.81	84,990,875.20	84,040,136.69	82,970,706.39	81,753,752.75	
A la Vista	-731,563.56	-23.84	3,069,223.27	2,677,613.69	2,584,879.35	2,732,145.40	2,280,164.62	1,879,568.64	2,124,048.76	2,787,386.55	2,308,029.20	2,556,748.70	1,766,987.19	2,074,466.37	2,337,659.71	
A Plazo	3,372,573.08	4.44	75,881,846.37	75,479,982.28	74,636,188.88	75,042,787.67	75,263,957.61	76,238,528.55	76,147,056.25	76,602,372.54	82,281,355.12	82,333,935.39	82,133,782.53	80,763,491.10	79,254,419.45	
De Ahorro	67,667.87	71.98	94,005.72	90,525.05	91,319.90	91,510.02	92,168.35	94,482.56	93,261.14	95,899.24	98,143.49	100,191.11	139,366.97	132,748.92	161,673.59	
De Bancos	276,296.80	341.56	80,893.24	731,935.88	448,411.33	455,229.17	422,369.02	430,978.42	370,445.07	398,857.22	366,558.95	412,449.97	362,901.53	371,979.26	357,190.04	
A la Vista	-19,753.48	-24.42	80,893.24	131,935.88	148,411.33	155,229.17	121,873.19	129,985.94	70,445.07	98,857.22	71,558.95	117,204.14	67,393.26	76,175.48	61,139.76	
A Plazo	296,050.28	0.00	0.00	600,000.00	300,000.00	300,000.00	300,000.00	300,495.83	300,992.48	300,000.00	295,000.00	295,245.83	295,508.27	295,803.78	296,050.28	
OBLIGACIONES	-5,000,000.00	-100.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	
Locales	-5,000,000.00	-100.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	
OTROS PASIVOS	-5,473,120.14	-42.88	12,764,735.65	16,013,571.35	15,710,452.01	13,551,724.10	12,196,974.05	22,026,960.32	13,637,311.06	13,500,881.33	8,645,680.45	8,944,120.14	8,546,157.35	7,786,853.10	7,291,615.51	
Locales	-726,554.20	-12.98	5,598,792.49	6,605,471.35	6,090,884.33	6,077,589.09	5,247,178.54	6,246,867.68	5,935,747.65	6,390,164.78	7,115,532.53	6,782,189.74	6,162,123.45	5,265,273.37	4,872,238.29	



Bancafé (Panamá), S.A.
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 (En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Extranjero	-4,746,565.94	-66.24	7,165,943.16	9,408,100.00	9,619,567.68	7,474,135.01	6,949,795.51	15,780,092.64	7,701,563.41	7,110,716.55	1,530,147.92	2,161,930.40	2,384,033.90	2,521,579.73	2,419,377.22
PATRIMONIO	2,441,959.81	10.05	24,305,491.20	24,628,994.57	24,906,705.33	25,796,032.36	25,804,896.56	26,351,303.25	26,897,151.60	26,871,209.60	26,869,600.61	27,179,185.78	26,353,516.43	26,518,351.55	26,747,451.01
Capital	0.00	0.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00	23,100,000.00
Utilidad de Periodos Anteriores	536,490.23	14.43	3,718,764.14	3,782,099.60	3,782,099.60	4,255,254.37	4,255,254.37	4,255,254.37	4,255,254.37	4,255,254.37	4,255,254.37	4,255,254.37	4,255,254.37	4,255,254.37	4,255,254.37
Utilidad de Periodo	-196,570.39	60.77	-323,448.38	144,954.08	319,243.44	454,297.97	-175,954.33	17,544.22	164,627.64	369,116.85	281,835.62	257,352.97	-339,145.42	-420,927.14	-520,018.77
Ganancia o Perdida en Valores Disponible para la Venta	2,102,039.97	-95.99	-2,189,824.56	-2,398,059.11	-2,294,637.71	-2,013,519.98	-1,374,403.48	-1,021,495.34	-622,730.41	-853,161.62	-767,489.38	-433,421.56	-662,592.52	-415,975.68	-87,784.59
PASIVO Y PATRIMONIO	-10,820,035.04	-5.81	186,160,927.46	188,287,001.14	188,195,124.41	185,251,766.73	183,397,482.32	194,204,678.16	182,942,971.53	181,253,970.16	181,330,057.57	182,892,990.22	181,021,636.37	176,621,123.39	175,340,892.42