

Bancafé (Panamá), S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2009 A DICIEMBRE 2010

| | 2009 | 2010 | | | |
|------------------------------|----------------|----------------|----------------|----------------|----------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| ACTIVOS LIQUIDOS NETO | 24,626,052.67 | 42,157,493.90 | 24,599,003.62 | 51,795,730.36 | 33,028,209.57 |
| DEPÓSITOS INTERNOS EN BANCOS | 1,864,190.55 | 2,084,216.25 | 2,513,682.31 | 12,929,787.09 | 2,184,645.60 |
| A LA VISTA | 1,774,450.69 | 1,994,430.52 | 2,423,858.42 | 2,839,929.14 | 2,094,753.58 |
| A PLAZO | 89,739.86 | 89,785.73 | 89,823.89 | 10,089,857.95 | 89,892.02 |
| DEPÓSITOS INTERNOS EN BANCOS | 17,938,627.03 | 38,486,625.29 | 17,690,454.84 | 36,345,724.73 | 27,291,296.81 |
| A LA VISTA | 17,238,627.03 | 26,186,625.29 | 9,790,454.84 | 36,345,724.73 | 27,291,296.81 |
| A PLAZO | 700,000.00 | 12,300,000.00 | 7,900,000.00 | 0.00 | 0.00 |
| OTROS | 4,823,235.09 | 1,586,652.36 | 4,394,866.47 | 2,520,218.54 | 3,552,267.16 |
| CARTERA CREDITICIA NETA | 181,477,005.47 | 196,949,294.10 | 222,833,794.94 | 235,172,212.29 | 244,940,114.90 |
| INTERNA | 141,083,550.93 | 154,773,575.95 | 159,063,580.82 | 169,463,699.68 | 167,533,042.00 |
| EXTERNA | 42,560,045.05 | 44,390,748.51 | 66,027,932.74 | 68,002,215.09 | 79,886,667.03 |
| MENOS PROVISIONES | (2,166,590.51) | (2,215,030.36) | (2,257,718.62) | (2,293,702.48) | (2,479,594.13) |
| INTERNA | (2,162,865.51) | (2,215,030.36) | (2,145,009.22) | (2,282,198.72) | (2,469,223.72) |
| EXTERNA | (3,725.00) | 0.00 | (112,709.40) | (11,503.76) | (10,370.41) |
| INVERSIONES EN VALORES NETA | 162,199,353.02 | 186,289,402.52 | 186,968,306.27 | 172,991,583.79 | 164,118,747.47 |
| INTERNAS | 22,081,728.44 | 27,287,874.08 | 26,259,339.50 | 20,500,000.00 | 20,500,000.00 |
| EXTERNAS | 140,117,624.58 | 159,001,528.44 | 160,708,966.77 | 152,491,583.79 | 143,618,747.47 |
| 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 |
| OTROS ACTIVOS | 111,385,980.40 | 76,574,069.43 | 56,141,734.38 | 61,461,533.66 | 54,241,773.35 |
| INTERNOS | 54,362,614.18 | 60,639,411.46 | 14,772,018.82 | 53,293,495.11 | 44,153,247.32 |
| EXTERNOS | 57,023,366.22 | 15,934,657.97 | 41,369,715.56 | 8,168,038.55 | 10,088,526.03 |
| ACTIVO TOTAL NETO | 479,688,391.56 | 501,970,259.95 | 490,542,839.21 | 521,421,060.10 | 496,328,845.29 |
| DEPOSITOS | 416,476,351.76 | 431,634,686.94 | 417,810,356.25 | 441,982,154.75 | 422,213,045.81 |
| INTERNOS | 118,447,120.34 | 121,244,496.47 | 127,322,743.34 | 132,542,706.59 | 134,731,070.65 |
| OFICIALES | 406,167.28 | 0.00 | 0.00 | 0.00 | 0.00 |

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| DE PARTICULARES | 113,655,933.56 | 115,511,524.31 | 107,955,645.88 | 126,861,229.97 | 127,431,188.51 |
| A LA VISTA | 31,793,645.65 | 25,159,802.44 | 19,439,875.80 | 24,393,203.07 | 31,088,439.74 |
| A PLAZO | 74,681,991.94 | 82,529,803.20 | 78,613,276.12 | 93,374,238.12 | 88,423,907.87 |
| DE AHORROS | 7,180,295.97 | 7,821,918.67 | 9,902,493.96 | 9,093,788.78 | 7,918,840.90 |
| DE BANCOS | 4,385,019.50 | 5,732,972.16 | 19,367,097.46 | 5,681,476.62 | 7,299,882.14 |
| A LA VISTA | 165,323.92 | 1,507,994.07 | 136,282.14 | 1,439,611.35 | 261,936.94 |
| A PLAZO | 4,219,695.58 | 4,224,978.09 | 19,230,815.32 | 4,241,865.27 | 7,037,945.20 |
| EXTERNOS | 298,029,231.42 | 310,390,190.47 | 290,487,612.91 | 309,439,448.16 | 287,481,975.16 |
| OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DE PARTICULARES | 257,448,810.51 | 288,934,604.32 | 280,020,453.46 | 298,478,884.74 | 275,886,630.47 |
| A LA VISTA | 14,476,678.01 | 13,299,055.91 | 19,057,762.14 | 11,963,073.91 | 19,139,291.00 |
| A PLAZO | 220,145,645.71 | 245,465,806.30 | 221,833,168.75 | 233,957,253.31 | 206,783,501.15 |
| DE AHORROS | 22,826,486.79 | 30,169,742.11 | 39,129,522.57 | 52,558,557.52 | 49,963,838.32 |
| DE BANCOS | 40,580,420.91 | 21,455,586.15 | 10,467,159.45 | 10,960,563.42 | 11,595,344.69 |
| A LA VISTA | 17,580,420.91 | 1,255,586.15 | 267,159.45 | 754,063.42 | 1,388,844.69 |
| A PLAZO | 23,000,000.00 | 20,200,000.00 | 10,200,000.00 | 10,206,500.00 | 10,206,500.00 |
| OBLIGACIONES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| INTERNAS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTERNAS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTROS PASIVOS | 10,462,536.77 | 10,172,424.09 | 14,492,375.35 | 15,033,483.40 | 10,445,210.83 |
| INTERNOS | 8,022,198.15 | 7,772,047.19 | 12,044,392.92 | 12,468,061.60 | 7,994,325.00 |
| EXTERNOS | 2,440,338.62 | 2,400,376.90 | 2,447,982.43 | 2,565,421.80 | 2,450,885.83 |
| PATRIMONIO | 52,749,503.03 | 60,163,148.92 | 58,240,107.61 | 64,405,421.95 | 63,670,588.65 |
| 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 | 27,311,956.77 | 35,163,492.45 | 34,088,134.05 | 38,518,881.99 | 41,333,319.31 |

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| PERIODOS ANTERIORES | | | | | |
| GAN/PERD EN INV. DIS. PARA LA VENTA | 2,337,546.26 | 1,899,656.47 | 1,051,973.56 | 2,786,539.96 | (762,730.66) |
| DEUDA SUBORDINADA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PASIVO Y PATRIMONIO TOTAL | 479,688,391.56 | 501,970,259.95 | 490,542,839.21 | 521,421,060.10 | 496,328,845.29 |