

BALANCE DE SITUACION
Bancafé (Panamá), S.A.
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010												
			2009	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	8,441.62	34.33%	24,586.59	26,397.24	34,221.14	42,146.55	22,791.48	29,333.30	24,579.92	63,162.89	42,668.38	51,795.73	60,000.38	31,070.12	33,028.21
Depositos Locales en Bancos	320.46	17.19%	1,864.19	2,597.96	2,157.00	2,084.22	1,888.17	3,919.90	2,513.68	12,316.36	13,435.25	12,929.79	12,714.56	13,138.54	2,184.65
A la Vista	320.30	18.05%	1,774.45	2,508.17	2,067.21	1,994.43	1,798.35	3,830.08	2,423.86	2,226.50	3,345.40	2,839.93	2,624.67	3,048.65	2,094.75
A Plazo	0.15	0.17%	89.74	89.79	89.79	89.79	89.82	89.82	89.82	10,089.86	10,089.86	10,089.86	10,089.89	10,089.89	89.89
Depositos Extranjeros en Bancos	9,352.67	52.14%	17,938.63	21,700.31	28,704.73	38,486.63	18,638.48	22,284.07	17,690.45	48,231.78	27,731.21	36,345.72	45,010.13	12,314.73	27,291.30
A la Vista	10,052.67	58.31%	17,238.63	17,700.31	14,704.73	26,186.63	18,638.48	19,984.07	9,790.45	48,231.78	27,731.21	36,345.72	35,010.13	12,314.73	27,291.30
A Plazo	(700.00)	(100.00%)	700.00	4,000.00	14,000.00	12,300.00	0.00	2,300.00	7,900.00	0.00	0.00	0.00	10,000.00	0.00	0.00
Menos Provisiones	(39.46)	(100.00%)	39.46	10.94	10.94	10.94	10.94	0.00	19.08	19.08	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	19.08	19.08	0.00	0.00	0.00	0.00	0.00
Extranjero	(39.46)	(100.00%)	39.46	10.94	10.94	10.94	10.94	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	(1,270.97)	(26.35%)	4,823.24	2,109.91	3,370.35	1,586.65	2,275.78	3,129.32	4,394.87	2,633.84	1,501.91	2,520.22	2,275.69	5,616.85	3,552.27
CARTERA CREDITICIA	63,463.11	34.97%	181,477.01	181,501.60	186,704.50	196,949.29	197,741.27	212,897.66	222,833.79	224,984.55	222,242.06	235,172.21	242,194.15	244,459.34	244,940.11
Locales	26,449.49	18.75%	141,083.55	139,425.76	144,282.79	154,773.58	153,868.19	156,011.96	159,063.58	158,553.24	162,963.92	169,463.70	175,061.58	172,648.92	167,533.04
Extranjero	37,326.62	87.70%	42,560.05	44,909.59	44,626.17	44,390.75	46,108.38	59,133.24	66,027.93	68,699.60	61,560.62	68,002.22	69,770.75	74,813.69	79,886.67
Menos Provisiones	313.00	14.45%	2,166.59	2,833.76	2,204.47	2,215.03	2,235.30	2,247.54	2,257.72	2,268.29	2,282.48	2,293.70	2,638.18	3,003.26	2,479.59
Locales	306.36	14.16%	2,162.87	2,830.03	2,204.47	2,215.03	2,220.30	2,226.78	2,145.01	2,180.58	2,219.88	2,282.20	2,627.80	2,992.96	2,469.22
Extranjero	6.65	178.40%	3.72	3.72	0.00	0.00	15.00	20.76	112.71	87.71	62.60	11.50	10.38	10.31	10.37
INVERSIONES EN VALORES	1,919.39	1.18%	162,199.35	184,168.88	195,118.53	186,289.40	182,151.72	210,078.68	186,968.31	161,834.78	173,650.29	172,991.58	184,326.14	197,225.64	164,118.75
Locales	(1,581.73)	(7.16%)	22,081.73	22,249.80	22,258.60	27,287.87	27,694.82	24,033.14	26,259.34	21,327.28	21,328.42	20,500.00	20,500.00	20,500.00	20,500.00
Extranjero	3,501.12	2.50%	140,117.62	161,919.08	172,859.93	159,001.53	154,456.90	186,045.54	160,708.97	140,507.51	152,321.87	152,491.58	163,826.14	176,725.64	143,618.75
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	(57,144.21)	(51.30%)	111,385.98	83,582.01	83,031.10	76,574.07	74,546.41	69,008.50	56,141.73	47,284.21	69,282.33	61,461.53	60,759.57	63,467.44	54,241.77
Locales	(10,209.37)	(18.78%)	54,362.61	24,675.67	8,847.18	60,458.09	6,439.63	33,262.06	14,772.02	44,752.60	60,940.50	53,293.50	55,188.85	41,229.36	44,153.25
Extranjero	(46,934.84)	(82.31%)	57,023.37	58,906.34	74,183.92	16,115.98	68,106.78	35,746.44	41,369.72	2,531.61	8,341.83	8,168.04	5,570.72	22,238.08	10,088.53
TOTAL DE ACTIVOS	16,679.92	3.48%	479,648.93	475,649.72	499,075.27	501,959.32	477,230.88	521,318.14	490,523.75	497,266.43	507,843.06	521,421.06	547,280.23	536,222.54	496,328.85
DEPOSITOS	5,736.69	1.38%	416,476.35	413,053.62	432,388.26	431,634.69	404,229.88	448,174.78	417,810.36	420,020.96	430,424.15	441,982.15	465,923.95	456,796.98	422,213.05
Locales	16,283.95	13.75%	118,447.12	118,530.13	123,511.37	121,244.50	123,605.79	144,944.97	127,322.74	129,071.35	130,009.30	132,542.71	136,933.17	145,652.57	134,731.07

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			2009	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Oficiales	(406.17)	(100.00%)	406.17	0.00	0.00	0.00	2.66	7.31	0.00	16.24	0.00	0.00	0.00	0.00	0.00
De Particulares	16,565.25	14.53%	114,003.38	113,421.38	119,055.59	115,858.97	117,911.31	129,740.31	108,303.09	113,998.25	115,566.82	127,208.67	132,468.80	131,095.55	130,568.63
A la Vista	(705.21)	(2.22%)	31,793.65	23,355.72	27,714.28	25,159.80	27,639.30	28,211.71	19,439.88	19,604.76	21,740.40	24,393.20	26,776.89	25,173.53	31,088.44
A Plazo	16,531.92	22.03%	75,029.43	81,867.78	84,029.06	82,877.24	81,648.72	91,163.81	78,960.72	86,233.22	85,169.39	93,721.68	96,098.64	96,739.50	91,561.35
De Ahorros	738.54	10.29%	7,180.30	8,197.88	7,312.26	7,821.92	8,623.28	10,364.79	9,902.49	8,160.26	8,657.03	9,093.79	9,593.27	9,182.52	7,918.84
De Bancos	124.86	3.09%	4,037.58	5,108.74	4,455.78	5,385.53	5,691.82	15,197.35	19,019.66	15,056.86	14,442.48	5,334.03	4,464.37	14,557.02	4,162.44
A la Vista	96.61	58.44%	165.32	1,234.76	580.60	1,507.99	1,813.14	1,316.19	136.28	1,166.91	550.01	1,439.61	568.32	658.51	261.94
A Plazo	28.25	0.73%	3,872.25	3,873.98	3,875.18	3,877.54	3,878.67	13,881.16	18,883.37	13,889.95	13,892.47	3,894.42	3,896.04	13,898.51	3,900.50
Extranjero	(10,547.26)	(3.54%)	298,029.23	294,523.49	308,876.89	310,390.19	280,624.10	303,229.81	290,487.61	290,949.61	300,414.85	309,439.45	328,990.78	311,144.41	287,481.98
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	18,644.32	7.24%	257,448.81	273,896.52	287,895.37	289,134.60	269,049.89	290,966.54	280,220.45	280,575.09	286,809.92	298,685.38	318,104.24	298,874.10	276,093.13
A la Vista	4,662.61	32.21%	14,476.68	14,451.05	15,049.94	13,299.06	12,442.13	19,222.51	19,057.76	19,945.44	14,084.42	11,963.07	12,203.35	13,988.32	19,139.29
A Plazo	(13,155.64)	(5.98%)	220,145.65	243,651.51	246,473.96	245,665.81	219,423.87	236,245.71	222,033.17	222,452.46	230,642.72	234,163.75	245,598.64	226,764.28	206,990.00
De Ahorros	27,137.35	118.89%	22,826.49	15,793.96	26,371.47	30,169.74	37,183.90	35,498.32	39,129.52	38,177.19	42,082.77	52,558.56	60,302.25	58,121.50	49,963.84
De Bancos	(29,191.58)	(71.94%)	40,580.42	20,626.98	20,981.52	21,255.59	11,574.20	12,263.27	10,267.16	10,374.52	13,604.93	10,754.06	10,886.54	12,270.31	11,388.84
A la Vista	(16,191.58)	(92.10%)	17,580.42	10,626.98	10,981.52	1,255.59	1,574.20	763.27	267.16	374.52	3,604.93	754.06	886.54	2,270.31	1,388.84
A Plazo	(13,000.00)	(56.52%)	23,000.00	10,000.00	10,000.00	20,000.00	10,000.00	11,500.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
OBLIGACIONES	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	22.14	0.21%	10,423.07	9,316.61	11,560.81	10,161.48	11,493.83	13,236.78	14,473.29	16,391.34	15,602.56	15,033.48	15,497.42	15,711.51	10,445.21
Locales	(27.87)	(0.35%)	8,022.20	6,853.04	8,975.16	7,772.05	7,477.60	10,461.89	12,025.31	13,066.66	12,400.49	12,468.06	12,950.03	13,211.53	7,994.32
Extranjero	50.01	2.08%	2,400.88	2,463.57	2,585.64	2,389.44	4,016.23	2,774.89	2,447.98	3,324.68	3,202.07	2,565.42	2,547.39	2,499.98	2,450.89
PATRIMONIO	10,921.09	20.70%	52,749.50	53,279.50	55,126.20	60,163.15	61,507.17	59,906.58	58,240.11	60,854.13	61,816.35	64,405.42	65,858.87	63,714.06	63,670.59
Capital	0.00	0.00%	23,100.00	23,100.00	23,100.00	23,100.00	23,100.00	23,100.00	23,100.00	23,100.00	23,100.00	23,100.00	23,100.00	23,100.00	23,100.00
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	5,460.93	24.99%	21,851.02	28,270.28	27,311.96	31,944.20	31,944.20	31,944.20	27,311.96	27,311.96	27,311.96	27,311.96	27,311.96	27,311.96	27,311.96
Utilidad de Periodo	8,560.43	156.76%	5,460.93	564.04	1,314.02	3,219.29	4,618.51	5,291.68	6,776.18	9,000.86	9,884.15	11,206.93	12,322.79	12,618.88	14,021.36

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	VARIACION ABSOLUTA	%	2009	2010											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	(3,100.28)	(132.63%)	2,337.55	1,345.18	3,400.22	1,899.66	1,844.47	(429.30)	1,051.97	1,441.31	1,520.24	2,786.54	3,124.12	683.23	(762.73)
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	16,679.92	3.48%	479,648.93	475,649.72	499,075.27	501,959.32	477,230.88	521,318.14	490,523.75	497,266.43	507,843.06	521,421.06	547,280.23	536,222.54	496,328.84