

BALANCE DE SITUACION
Bancafé (Panamá), S.A.
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011												
			2010	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
ACTIVOS LIQUIDOS	39,683.29	120.15%	33,028.21	50,092.45	40,796.21	37,596.14	58,183.54	232,728.71	97,583.83	69,687.40	53,851.45	56,416.89	57,958.66	140,481.62	72,711.50
Depositos Locales en Bancos	1,194.00	54.65%	2,184.65	2,741.83	13,403.54	12,721.00	13,115.22	12,840.42	13,741.26	12,219.87	13,270.61	13,054.74	12,699.88	23,396.17	3,378.64
A la Vista	1,193.83	56.99%	2,094.75	2,651.89	3,100.16	2,417.62	2,811.80	2,537.00	3,651.28	2,129.85	3,180.59	2,964.71	2,609.82	3,306.11	3,288.59
A Plazo	0.17	0.18%	89.89	89.94	10,303.38	10,303.38	10,303.42	10,303.42	10,089.98	10,090.02	10,090.02	10,090.02	10,090.06	20,090.06	90.06
Depositos Extranjeros en Bancos	40,199.64	147.30%	27,291.30	44,653.45	23,356.25	22,826.43	43,107.51	217,767.90	81,020.06	54,961.81	35,071.55	41,130.78	42,666.97	108,506.69	67,490.94
A la Vista	40,199.64	147.30%	27,291.30	34,653.45	23,356.25	22,826.43	33,107.51	202,767.90	66,020.06	39,961.81	35,071.55	41,130.78	32,666.97	108,506.69	67,490.94
A Plazo	0.00	0.00%	0.00	10,000.00	0.00	0.00	10,000.00	15,000.00	15,000.00	15,000.00	0.00	0.00	10,000.00	0.00	0.00
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	(1,710.34)	(48.15%)	3,552.27	2,697.17	4,036.42	2,048.71	1,960.81	2,120.39	2,822.51	2,505.72	5,509.29	2,231.37	2,591.81	8,578.77	1,841.92
CARTERA CREDITICIA	173,158.48	70.69%	244,940.11	239,752.05	231,649.39	248,968.59	229,868.05	227,881.61	301,824.10	301,817.60	327,278.05	341,465.22	345,629.37	353,194.87	418,098.59
Locales	41,161.49	24.57%	167,533.04	164,452.95	157,160.66	178,975.79	166,172.20	165,638.95	169,985.17	170,163.19	183,478.60	194,695.91	198,346.98	205,468.45	208,694.53
Extranjero	132,824.13	166.27%	79,886.67	77,805.50	77,013.44	72,534.90	66,251.66	64,810.09	134,424.51	134,247.94	146,404.78	149,386.31	149,905.18	150,685.30	212,710.79
Menos Provisiones	827.14	33.36%	2,479.59	2,506.40	2,524.72	2,542.09	2,555.81	2,567.44	2,585.58	2,593.53	2,605.33	2,617.00	2,622.79	2,958.88	3,306.73
Locales	803.19	32.53%	2,469.22	2,447.21	2,466.94	2,490.75	2,506.21	2,519.46	2,541.59	2,552.62	2,565.73	2,577.77	2,584.85	2,923.25	3,272.42
Extranjero	23.94	230.87%	10.37	59.19	57.78	51.34	49.60	47.98	43.99	40.91	39.59	39.24	37.93	35.63	34.31
INVERSIONES EN VALORES	(11,118.36)	(6.77%)	164,118.75	176,282.98	184,829.96	185,767.91	186,224.67	191,619.92	216,753.30	212,274.16	189,012.21	181,759.74	187,966.27	186,943.67	153,000.39
Locales	1,056.82	5.16%	20,500.00	20,500.00	20,500.00	20,500.00	20,500.00	20,500.00	26,380.74	37,066.05	36,938.80	37,365.25	37,502.94	29,310.39	21,556.82
Extranjero	(12,175.18)	(8.48%)	143,618.75	155,782.98	164,329.96	165,267.91	165,724.67	171,119.92	190,372.56	175,208.11	152,073.41	144,394.49	150,463.34	157,633.27	131,443.57
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	(41,919.77)	(77.28%)	54,241.77	55,233.49	58,604.02	57,148.09	41,282.83	40,981.56	16,424.23	18,058.16	16,853.72	20,780.72	22,482.90	22,955.95	12,322.01
Locales	(34,912.99)	(79.07%)	44,153.25	35,563.09	36,847.20	34,819.43	19,553.75	37,093.98	12,720.19	14,049.14	12,270.95	16,567.50	18,640.71	19,099.45	9,240.26
Extranjero	(7,006.78)	(69.45%)	10,088.53	19,670.39	21,756.82	22,328.67	21,729.08	3,887.58	3,704.04	4,009.02	4,582.77	4,213.22	3,842.19	3,856.51	3,081.75
TOTAL DE ACTIVOS	159,803.65	32.20%	496,328.85	521,360.96	515,879.58	529,480.74	515,559.09	693,211.80	632,585.45	601,837.32	586,995.43	600,422.56	614,037.20	703,576.11	656,132.49
DEPOSITOS	113,970.58	26.99%	422,213.05	448,942.70	439,539.84	451,067.43	438,288.56	614,291.10	533,419.91	499,531.32	474,631.50	481,994.37	488,807.73	576,159.99	536,183.63
Locales	83,255.55	61.79%	134,731.07	134,767.06	144,578.29	155,614.09	154,136.81	300,196.31	206,116.93	192,755.85	185,370.71	181,410.87	183,617.79	214,053.91	217,986.62

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			2010	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
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	78,468.41	60.10%	130,568.63	129,642.12	139,838.50	141,399.87	148,191.29	294,662.82	200,661.95	176,360.25	181,429.76	177,467.93	179,673.12	205,106.61	209,037.04
A la Vista	7,426.59	23.89%	31,088.44	28,941.38	33,660.55	28,129.04	31,422.88	27,807.41	27,288.63	32,246.08	32,546.02	29,082.28	27,541.98	36,847.28	38,515.03
A Plazo	42,484.62	46.40%	91,561.35	92,223.97	96,178.38	105,072.42	106,324.80	105,980.78	103,839.07	108,930.04	111,573.98	130,321.64	135,464.07	134,846.95	134,045.97
De Ahorros	28,557.20	360.62%	7,918.84	8,476.77	9,999.57	8,198.41	10,443.61	160,874.64	69,534.24	35,184.13	37,309.77	18,064.01	16,667.08	33,412.39	36,476.04
De Bancos	4,787.14	115.01%	4,162.44	5,124.94	4,739.79	14,214.22	5,945.52	5,533.48	5,454.98	16,395.60	3,940.95	3,942.94	3,944.66	8,947.30	8,949.58
A la Vista	(244.21)	(93.23%)	261.94	1,222.37	835.44	300.70	2,030.24	1,615.66	1,535.11	2,473.94	17.69	17.69	17.72	17.72	17.72
A Plazo	5,031.35	128.99%	3,900.50	3,902.57	3,904.35	13,913.52	3,915.28	3,917.82	3,919.87	13,921.66	3,923.26	3,925.26	3,926.94	8,929.57	8,931.86
Extranjero	30,715.03	10.68%	287,481.98	314,175.64	294,961.55	295,453.35	284,151.75	314,094.79	327,302.98	306,775.47	289,260.78	300,583.50	305,189.94	362,106.08	318,197.01
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	12,201.30	4.42%	276,093.13	305,051.86	287,515.97	278,361.86	271,961.47	302,298.26	316,250.64	304,604.38	287,058.92	289,563.75	302,629.95	344,017.56	288,294.43
A la Vista	21,779.91	113.80%	19,139.29	19,123.44	19,947.75	21,147.57	19,255.72	35,109.24	37,594.43	26,289.63	22,179.21	20,122.88	35,446.01	40,275.79	40,919.20
A Plazo	(14,034.12)	(6.78%)	206,990.00	213,176.19	217,003.38	201,427.03	199,302.93	215,059.97	227,585.92	223,266.60	212,276.56	210,214.78	208,018.36	244,485.38	192,955.88
De Ahorros	4,455.52	8.92%	49,963.84	72,752.23	50,564.83	55,787.26	53,402.82	52,129.05	51,070.29	55,048.16	52,603.15	59,226.09	59,165.57	59,256.39	54,419.35
De Bancos	18,513.73	162.56%	11,388.84	9,123.79	7,445.58	17,091.48	12,190.28	11,796.53	11,052.34	2,171.09	2,201.86	11,019.74	2,559.99	18,088.51	29,902.57
A la Vista	13,513.73	973.02%	1,388.84	3,123.79	1,445.58	1,091.48	2,190.28	1,796.53	1,052.34	2,171.09	2,201.86	4,019.74	2,559.99	18,088.51	14,902.57
A Plazo	5,000.00	50.00%	10,000.00	6,000.00	6,000.00	16,000.00	10,000.00	10,000.00	10,000.00	0.00	0.00	7,000.00	0.00	0.00	15,000.00
OBLIGACIONES	17,620.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,000.00	17,620.00	17,620.00	17,620.00	17,620.00
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	17,620.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,000.00	17,620.00	17,620.00	17,620.00	17,620.00
OTROS PASIVOS	(55.74)	(0.53%)	10,445.21	8,886.13	9,558.36	10,462.60	10,827.80	10,512.16	10,532.41	11,199.80	10,839.83	15,537.80	18,162.50	18,971.57	10,389.47
Locales	(803.88)	(10.06%)	7,994.32	6,447.76	6,796.83	7,849.86	7,468.91	7,684.80	7,175.88	7,953.52	7,799.26	12,427.49	15,043.14	15,706.27	7,190.45
Extranjero	748.14	30.53%	2,450.89	2,438.36	2,761.53	2,612.74	3,358.89	2,827.36	3,356.53	3,246.28	3,040.57	3,110.32	3,119.36	3,265.29	3,199.02
PATRIMONIO	28,268.81	44.40%	63,670.59	63,532.14	66,781.38	67,950.70	66,442.72	68,408.54	88,633.14	91,106.21	89,524.11	85,270.39	89,446.98	90,824.56	91,939.40
Capital	6,000.00	25.97%	23,100.00	23,100.00	23,100.00	23,100.00	23,100.00	23,100.00	29,100.00	29,100.00	29,100.00	29,100.00	29,100.00	29,100.00	29,100.00
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	4,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Utilidad de Periodos Anteriores	20,205.63	73.98%	27,311.96	41,333.32	41,333.32	41,333.32	41,333.32	41,333.32	47,517.59	47,517.59	47,517.59	47,517.59	47,517.59	47,517.59	47,517.59
Utilidad de Periodo	(2,400.02)	(17.12%)	14,021.36	583.95	1,196.43	2,129.56	2,828.00	3,847.14	5,297.76	6,550.44	7,644.13	8,408.10	9,227.07	10,394.78	11,621.34

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	VARIACION ABSOLUTA	%	2010	2011											
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Ganancia o Perdida en Valores Disponible para la Venta	463.20	(60.73%)	(762.73)	(1,485.14)	1,151.63	1,387.83	(818.59)	128.08	2,717.79	3,938.18	1,262.39	(3,755.30)	(397.68)	(187.80)	(299.53)
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	159,803.65	32.20%	496,328.84	521,360.96	515,879.58	529,480.74	515,559.09	693,211.80	632,585.45	601,837.32	586,995.43	600,422.56	614,037.20	703,576.11	656,132.49