

**BALANCE DE SITUACION**  
**Bancafé (Panamá), S.A.**  
**DE DICIEMBRE 2011 A DICIEMBRE 2012**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2012												
			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(72,711.50)	(100.00%)	72,711.50	71,011.02	134,092.81	93,577.68	111,511.76	141,489.14	125,610.00	165,646.44	113,081.73	0.00	0.00	0.00	0.00
Depositos Locales en Bancos	(3,378.64)	(100.00%)	3,378.64	3,996.77	3,714.20	3,228.31	2,854.91	13,141.30	13,144.46	13,842.35	5,485.38	0.00	0.00	0.00	0.00
A la Vista	(3,288.59)	(100.00%)	3,288.59	3,906.68	3,624.10	3,138.22	2,764.78	3,051.17	3,054.33	3,752.18	5,395.21	0.00	0.00	0.00	0.00
A Plazo	(90.06)	(100.00%)	90.06	90.09	90.09	90.09	90.13	10,090.13	10,090.13	10,090.17	90.17	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	(67,490.94)	(100.00%)	67,490.94	64,537.19	127,870.15	88,350.65	103,910.02	125,032.39	106,539.27	149,111.12	104,716.54	0.00	0.00	0.00	0.00
A la Vista	(67,490.94)	(100.00%)	67,490.94	54,536.61	127,870.15	78,350.55	103,910.02	100,032.39	91,539.27	124,110.44	84,701.42	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	10,000.58	0.00	10,000.10	0.00	25,000.00	15,000.00	25,000.68	20,015.12	0.00	0.00	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	(1,841.92)	(100.00%)	1,841.92	2,477.06	2,508.46	1,998.72	4,746.83	3,315.45	5,926.27	2,692.97	2,879.82	0.00	0.00	0.00	0.00
CARTERA CREDITICIA	(418,098.59)	(100.00%)	418,098.59	370,681.28	418,234.30	485,244.82	462,890.67	475,886.42	488,162.80	492,773.00	518,622.46	0.00	0.00	0.00	0.00
Locales	(208,694.53)	(100.00%)	208,694.53	205,226.01	203,410.81	196,052.84	205,643.61	216,021.51	223,390.79	231,332.34	258,428.80	0.00	0.00	0.00	0.00
Extranjero	(212,710.79)	(100.00%)	212,710.79	168,793.20	218,185.55	293,180.68	261,062.56	263,792.48	268,797.88	265,616.47	264,476.13	0.00	0.00	0.00	0.00
Menos Provisiones	(3,306.73)	(100.00%)	3,306.73	3,337.93	3,362.07	3,988.70	3,815.49	3,927.57	4,025.87	4,175.81	4,282.47	0.00	0.00	0.00	0.00
Locales	(3,272.42)	(100.00%)	3,272.42	3,305.15	3,320.17	3,948.32	3,775.11	3,887.18	3,985.47	4,135.40	4,242.04	0.00	0.00	0.00	0.00
Extranjero	(34.31)	(100.00%)	34.31	32.77	41.90	40.37	40.38	40.39	40.40	40.42	40.43	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES	(153,000.39)	(100.00%)	153,000.39	178,346.39	192,801.92	176,204.68	205,663.30	218,149.72	224,865.97	199,049.77	183,261.38	0.00	0.00	0.00	0.00
Locales	(21,556.82)	(100.00%)	21,556.82	51,558.69	50,400.00	50,400.00	60,157.69	60,351.39	60,390.60	59,063.03	59,113.68	0.00	0.00	0.00	0.00
Extranjero	(131,443.57)	(100.00%)	131,443.57	126,787.70	142,401.92	125,804.68	145,505.61	157,798.33	164,475.37	139,986.74	124,147.70	0.00	0.00	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 ACTIVOS	(12,322.01)	(100.00%)	12,322.01	27,893.55	31,697.45	34,918.29	36,807.94	38,704.89	40,923.20	43,500.70	44,519.52	0.00	0.00	0.00	0.00
Locales	(9,240.26)	(100.00%)	9,240.26	24,516.59	27,652.46	30,318.42	31,886.10	33,495.59	35,810.23	38,526.79	39,766.17	0.00	0.00	0.00	0.00
Extranjero	(3,081.75)	(100.00%)	3,081.75	3,376.95	4,044.99	4,599.87	4,921.84	5,209.30	5,112.97	4,973.91	4,753.34	0.00	0.00	0.00	0.00
TOTAL DE ACTIVOS	(656,132.49)	(100.00%)	656,132.49	647,932.25	776,826.47	789,945.48	816,873.67	874,230.17	879,561.97	900,969.91	859,485.09	0.00	0.00	0.00	0.00
DEPOSITOS	(536,183.63)	(100.00%)	536,183.63	537,817.40	662,899.82	659,665.97	686,045.49	738,256.42	734,941.40	749,398.65	706,153.95	0.00	0.00	0.00	0.00
Locales	(217,986.62)	(100.00%)	217,986.62	199,935.33	212,046.35	195,778.72	191,872.85	212,386.12	226,815.12	221,577.80	236,903.51	0.00	0.00	0.00	0.00

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			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	0.00	113.97	113.18	56.74	64.99	51.19	59.21	21.87	29.90	0.00	0.00	0.00	0.00
De Particulares	(209,037.04)	(100.00%)	209,037.04	181,312.66	191,255.00	191,770.67	187,846.78	208,375.48	226,598.96	221,407.40	236,725.09	0.00	0.00	0.00	0.00
A la Vista	(38,515.03)	(100.00%)	38,515.03	32,575.13	33,227.37	30,812.09	33,519.36	33,766.79	33,395.18	30,410.44	28,261.89	0.00	0.00	0.00	0.00
A Plazo	(134,045.97)	(100.00%)	134,045.97	134,020.70	142,388.05	146,688.72	140,638.13	142,395.35	154,950.63	161,334.77	178,548.89	0.00	0.00	0.00	0.00
De Ahorros	(36,476.04)	(100.00%)	36,476.04	14,716.82	15,639.58	14,269.87	13,689.29	32,213.34	38,253.15	29,662.20	29,914.31	0.00	0.00	0.00	0.00
De Bancos	(8,949.58)	(100.00%)	8,949.58	18,508.71	20,678.17	3,951.31	3,961.08	3,959.46	156.94	148.52	148.52	0.00	0.00	0.00	0.00
A la Vista	(17.72)	(100.00%)	17.72	14,574.74	16,746.66	17.80	25.80	21.53	21.53	12.88	12.88	0.00	0.00	0.00	0.00
A Plazo	(8,931.86)	(100.00%)	8,931.86	3,933.97	3,931.51	3,933.51	3,935.28	3,937.93	135.41	135.65	135.65	0.00	0.00	0.00	0.00
Extranjero	(318,197.01)	(100.00%)	318,197.01	337,882.08	450,853.46	463,887.25	494,172.65	525,870.29	508,126.28	527,820.85	469,250.44	0.00	0.00	0.00	0.00
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	(288,294.43)	(100.00%)	288,294.43	336,014.22	450,381.20	463,134.10	491,443.50	511,486.88	490,560.68	523,961.45	458,787.95	0.00	0.00	0.00	0.00
A la Vista	(40,919.20)	(100.00%)	40,919.20	46,069.91	51,924.00	35,036.80	34,092.68	49,659.15	49,319.75	94,812.01	49,199.08	0.00	0.00	0.00	0.00
A Plazo	(192,955.88)	(100.00%)	192,955.88	201,908.61	327,921.16	347,585.42	358,601.22	380,909.39	355,379.15	321,863.20	307,423.22	0.00	0.00	0.00	0.00
De Ahorros	(54,419.35)	(100.00%)	54,419.35	88,035.69	70,536.04	80,511.87	98,749.60	80,918.34	85,861.78	107,286.23	102,165.66	0.00	0.00	0.00	0.00
De Bancos	(29,902.57)	(100.00%)	29,902.57	1,867.86	472.27	753.15	2,729.14	14,383.41	17,565.60	3,859.40	10,462.49	0.00	0.00	0.00	0.00
A la Vista	(14,902.57)	(100.00%)	14,902.57	1,867.86	472.27	753.15	2,729.14	14,383.41	17,565.60	3,859.40	10,462.49	0.00	0.00	0.00	0.00
A Plazo	(15,000.00)	(100.00%)	15,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	(17,620.00)	(100.00%)	17,620.00	5,620.00	5,620.00	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	(17,620.00)	(100.00%)	17,620.00	5,620.00	5,620.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	(10,389.47)	(100.00%)	10,389.47	9,591.47	11,037.64	31,634.41	31,360.89	37,203.23	42,920.06	46,253.87	46,008.32	0.00	0.00	0.00	0.00
Locales	(7,190.45)	(100.00%)	7,190.45	6,764.10	8,010.84	28,168.65	27,391.80	29,459.83	34,158.20	37,048.04	36,797.06	0.00	0.00	0.00	0.00
Extranjero	(3,199.02)	(100.00%)	3,199.02	2,827.37	3,026.79	3,465.76	3,969.09	7,743.40	8,761.86	9,205.83	9,211.25	0.00	0.00	0.00	0.00
PATRIMONIO	(91,939.40)	(100.00%)	91,939.40	94,903.37	97,269.02	98,645.10	99,467.29	98,770.53	101,700.51	105,317.39	107,322.82	0.00	0.00	0.00	0.00
Capital	(29,100.00)	(100.00%)	29,100.00	29,100.00	29,100.00	29,100.00	29,100.00	29,100.00	29,100.00	29,100.00	29,100.00	0.00	0.00	0.00	0.00
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)	(100.00%)	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	(47,517.59)	(100.00%)	47,517.59	59,107.73	59,107.73	59,107.73	59,107.73	59,107.73	59,107.73	59,107.73	59,107.73	0.00	0.00	0.00	0.00
Utilidad de Periodo	(11,621.34)	(100.00%)	11,621.34	2,862.64	4,008.10	4,733.47	5,929.99	7,100.37	8,181.53	10,470.40	11,636.49	0.00	0.00	0.00	0.00

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**( En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2011	2012											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	299.53	(100.00%)	(299.53)	(167.00)	1,053.18	1,703.89	1,329.56	(537.58)	1,311.25	2,639.26	3,478.60	0.00	0.00	0.00	0.00
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
<b>PASIVO Y PATRIMONIO</b>	<b>(656,132.49)</b>	<b>(100.00%)</b>	<b>656,132.49</b>	<b>647,932.25</b>	<b>776,826.47</b>	<b>789,945.48</b>	<b>816,873.67</b>	<b>874,230.17</b>	<b>879,561.97</b>	<b>900,969.91</b>	<b>859,485.09</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>