



Bancafé (Panamá), S.A.
ESTADÍSTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	208,823.97	201,071.98	197,034.68	187,383.56	186,160.93	185,251.77	182,942.97	182,892.99	174,248.42	
3 Activos Líquidos	17,907.40	18,880.06	22,271.98	18,461.49	15,336.48	12,581.74	27,774.72	18,874.52	23,775.41	
4 Total de Préstamos	131,464.66	122,400.13	119,711.97	122,565.63	125,539.63	128,682.39	120,715.84	123,127.63	109,717.22	
5 Locales	103,949.27	102,500.01	101,448.53	105,333.57	104,380.17	102,309.06	96,022.97	98,048.10	91,536.87	
6 Extranjeros	27,515.39	19,900.12	18,263.44	17,232.06	21,159.46	26,373.33	24,692.87	25,079.53	18,180.35	
7 Total de Inversiones	28,325.23	27,113.84	23,483.43	22,882.45	24,308.42	24,502.65	25,249.89	25,427.96	25,272.68	
8 Total de Depósitos	162,543.93	155,233.41	152,666.58	147,834.66	144,090.70	140,904.01	142,408.51	146,769.68	141,301.83	
9 Locales	63,585.96	57,910.15	60,786.41	62,470.77	64,912.05	62,513.38	63,604.74	61,366.36	59,179.83	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	52,422.27	52,737.64	54,121.70	56,224.08	56,674.97	57,528.73	58,647.21	56,398.75	57,211.05	
12 Depósitos de Bancos	11,163.69	5,172.51	6,664.71	6,246.69	8,237.09	4,984.65	4,957.52	4,967.61	1,968.78	
13 Extranjeros	98,957.97	97,323.26	91,880.17	85,363.89	79,178.65	78,390.63	78,803.77	85,403.33	82,122.00	
14 Depósitos de Oficiales	32.15	47.70	52.74	52.68	52.68	68.96	68.96	0.00	0.00	
15 Depósitos de Particulares	95,771.74	94,093.19	88,717.32	85,200.20	79,045.08	77,866.44	78,364.37	84,990.88	81,764.81	
16 Depósitos de Bancos	3,154.09	3,182.37	3,110.11	111.00	80.89	455.23	370.45	412.45	357.19	
17 Patrimonio Total	28,784.71	29,957.42	26,925.50	23,268.10	24,305.49	25,796.03	26,897.15	27,179.19	26,702.45	
18 PROMEDIO (12 MESES)										
19 Total de Activos	208,823.97	201,071.98	197,034.68	187,383.56	197,492.45	193,161.87	189,988.82	185,138.27	180,204.67	
20 Activos Generadores de Ingresos	159,789.89	149,513.97	143,195.40	145,448.08	154,818.97	151,349.50	144,580.57	147,001.84	142,418.98	
21 Total de Prestamos	131,464.66	122,400.13	119,711.97	122,565.63	128,502.14	125,541.26	120,213.91	122,846.63	117,628.43	
22 Total de Inversiones	28,325.23	27,113.84	23,483.43	22,882.45	26,316.83	25,808.24	24,366.66	24,155.21	24,790.55	
23 Patrimonio Total	28,784.71	29,957.42	26,925.50	23,268.10	26,545.10	27,876.73	26,911.33	25,223.64	25,503.97	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	14,050.29	2,716.33	5,202.41	7,805.23	10,417.21	2,424.60	4,855.75	7,179.88	9,406.89	
26 Egreso de Operaciones	11,100.81	1,777.75	3,417.82	4,923.08	6,521.35	1,350.11	2,661.84	3,910.01	5,047.26	



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27 Ingreso Neto de Intereses	2,949.46	938.58	1,784.59	2,882.16	3,895.86	1,074.50	2,193.92	3,269.87	4,359.63		
28 Otros Ingresos	3,967.11	340.38	913.58	1,482.91	2,601.25	556.40	1,061.39	1,562.35	2,044.90		
29 Ingreso de Operaciones	6,916.57	1,278.95	2,698.17	4,365.07	6,497.11	1,630.90	3,255.30	4,832.22	6,404.53		
30 Egresos Generales	3,698.71	1,094.79	2,232.56	3,391.37	4,560.56	1,176.60	2,870.68	4,039.87	5,120.77		
31 Utilidad Antes de Provisiones	3,217.86	184.16	465.62	973.71	1,936.55	454.30	384.63	792.35	1,283.76		
32 Utilidad del Periodo	-913.82	184.16	465.62	459.71	-323.45	454.30	164.63	257.35	-565.02		
33 CALIDAD DE ACTIVOS											
34 Total de Préstamos Vencidos	31,354.61	33,125.20	29,891.62	29,702.09	27,225.96	26,540.58	21,972.98	25,605.99	23,739.53		
35 Total Provisiones Para Préstamos	6,119.38	6,122.80	6,002.83	6,471.95	6,475.90	4,236.03	4,601.74	4,753.56	6,986.32		
36 Préstamos Vencidos / Préstamos Totales (%)	23.85	27.06	24.97	24.23	21.69	20.62	18.20	20.80	21.64		
37 Provisiones / Préstamos Vencidos (%)	19.52	18.48	20.08	21.79	23.79	15.96	20.94	18.56	29.43		
38 Provisiones Para Préstamos / Préstamos Totales (%)	4.65	5.00	5.01	5.28	5.16	3.29	3.81	3.86	6.37		
39 RAZONES DE CAPITAL											
40 Patrimonio / Activos Totales (%)	13.78	14.90	13.67	12.42	13.06	13.92	14.70	14.86	15.32		
41 Patrimonio / Activos Generadores de Ing. (%)	18.01	20.04	18.80	16.00	16.22	16.84	18.43	18.30	19.78		
42 Patrimonio / Préstamos Totales (%)	21.90	24.47	22.49	18.98	19.36	20.05	22.28	22.07	24.34		
43 LIQUIDEZ											
44 Activos Líquidos / Total de Depósitos (%)	11.02	12.16	14.59	12.49	10.64	8.93	19.50	12.86	16.83		
45 Activos Líquidos / Activos Totales (%)	8.58	9.39	11.30	9.85	8.24	6.79	15.18	10.32	13.64		
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	28.44	29.63	29.97	27.97	27.51	26.32	37.23	30.19	34.71		
47 RENTABILIDAD											
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.49	0.65	0.42	-0.21	1.20	0.23	0.23	-0.40		
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	0.37	0.47	0.33	-0.16	0.94	0.17	0.19	-0.31		
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	2.46	3.46	2.63	-1.22	6.52	1.22	1.36	-2.22		
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	7.27	7.27	7.16	6.73	6.41	6.72	6.51	6.61		
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	4.76	4.77	4.51	4.21	3.57	3.68	3.55	3.54		



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.51	2.49	2.64	2.52	2.84	3.03	2.97	3.06			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	85.60	82.74	77.69	70.19	72.14	88.18	83.60	79.96			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.91	1.28	1.36	1.68	1.47	1.47	1.42	1.44			
56 PRODUCTIVIDAD												
57 Número de Empleados	75.00	75.00	76.00	76.00	76.00	74.00	74.00	74.00	74.00			
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00			
59 Préstamos / Empleados	1,752.86	1,632.00	1,575.16	1,612.71	1,651.84	1,738.95	1,631.30	1,663.89	1,482.67			
60 Depósitos Totales / Empleados	2,167.25	2,069.78	2,008.77	1,945.19	1,895.93	1,904.11	1,924.44	1,983.37	1,909.48			
61 Utilidad Neta / Empleados	0.00	2.46	6.13	6.05	-4.26	6.14	2.22	3.48	-7.64			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	-10.85	-7.87	-7.15	-2.40	-6.40			
64 Préstamos (%)	0.00	0.00	0.00	0.00	-4.51	5.13	0.84	0.46	-12.60			
65 Locales (%)	0.00	0.00	0.00	0.00	0.41	-0.19	-5.35	-6.92	-12.30			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	-23.10	32.53	35.20	45.54	-14.08			
67 Depósitos (%)	0.00	0.00	0.00	0.00	-11.35	-9.23	-6.72	-0.72	-1.94			
68 Locales (%)	0.00	0.00	0.00	0.00	2.09	7.95	4.64	-1.77	-8.83			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	-19.99	-19.45	-14.23	0.05	3.72			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	-15.56	-13.89	-0.11	16.81	9.86			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	146.68	-64.64	-44.02	74.69			