



**Bancafé (Panamá), S.A.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 18**

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
<b>BALANCE DE SITUACION</b>										
Total de Activos	259,303.02	272,985.97	315,625.13	313,512.11	380,425.30	387,142.49	415,107.84	445,990.12	480,030.32	
Activos Líquidos	57,143.78	18,149.58	51,000.59	11,211.15	52,324.20	51,748.31	43,975.09	43,828.56	24,586.56	
Total de Préstamos	152,850.90	143,662.54	161,058.95	160,896.78	156,085.80	157,258.66	150,679.59	168,709.45	180,827.01	
Locales	86,619.46	97,339.18	114,185.92	126,248.07	120,036.45	122,309.78	118,803.89	133,556.97	138,270.69	
Extranjeros	66,231.44	46,323.36	46,873.03	34,648.71	36,049.35	34,948.89	31,875.70	35,152.48	42,556.32	
Total de Inversiones	7,724.26	27,821.86	26,233.08	41,388.27	42,117.56	46,595.91	80,174.57	119,887.54	162,199.35	
Total de Depósitos	207,949.43	215,264.27	254,060.46	255,312.63	330,610.60	336,456.50	355,287.23	381,777.52	416,476.35	
Locales	75,198.71	85,050.25	103,064.51	83,313.33	96,698.15	104,222.12	111,843.91	106,342.20	118,447.12	
Depósitos de Oficiales	0.00	16.69	7.59	9.05	0.00	0.00	0.00	0.00	406.17	
Depósitos de Particulares	70,457.64	79,719.10	85,074.10	79,375.18	83,358.46	86,366.23	92,489.02	102,467.36	114,003.38	
Depósitos de Bancos	4,741.07	5,314.46	17,982.82	3,929.11	13,339.69	17,855.89	19,354.88	3,874.84	4,037.58	
Extranjeros	132,750.72	130,214.01	150,995.95	171,999.29	233,912.44	232,234.38	243,443.32	275,435.32	298,029.23	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	123,794.30	121,253.01	140,763.22	161,789.79	203,013.25	206,580.32	212,231.42	264,576.61	257,448.81	
Depósitos de Bancos	8,956.42	8,961.00	10,232.73	10,209.50	30,899.20	25,654.06	31,211.90	10,858.71	40,580.42	
Patrimonio Total	39,449.91	43,885.11	45,956.13	46,086.66	41,080.58	41,407.04	49,410.16	54,144.95	53,249.49	
<b>PROMEDIO (12 MESES)</b>										
Total de Activos	246,698.84	260,313.41	292,569.81	293,098.08	319,864.16	330,064.23	365,366.48	379,751.12	430,227.81	
Activos Generadores de Ingresos	144,479.73	150,796.69	162,840.59	171,385.94	179,389.26	187,669.49	209,073.09	245,441.02	270,614.86	
Total de Prestamos	136,658.57	132,907.73	145,713.05	146,739.37	154,468.35	150,460.60	155,869.27	164,803.11	168,456.41	
Total de Inversiones	7,821.17	17,888.96	17,127.55	24,646.57	24,920.91	37,208.88	53,203.82	80,637.91	102,158.46	
Patrimonio Total	36,732.28	41,082.03	42,233.87	43,176.55	40,265.25	42,646.08	47,683.15	50,115.80	47,165.03	
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>										
Ingreso por Intereses	13,498.80	3,753.84	8,150.64	12,638.04	17,642.28	5,108.03	10,205.15	15,443.00	17,473.13	
Egreso de Operaciones	10,292.72	2,540.49	4,880.03	7,250.28	10,248.46	2,818.17	5,576.43	8,299.40	11,053.45	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	3,206.08	1,213.35	3,270.61	5,387.76	7,393.82	2,289.87	4,628.73	7,143.60	6,419.68
Otros Ingresos	6,864.24	1,075.25	2,705.86	4,080.35	4,643.61	844.42	2,443.08	3,921.34	6,399.37
Ingreso de Operaciones	10,070.32	2,288.60	5,976.47	9,468.12	12,037.43	3,134.29	7,071.81	11,064.94	12,819.04
Egresos Generales	7,387.38	817.13	2,308.58	4,336.54	5,900.03	1,586.61	3,008.97	4,391.89	6,351.50
Utilidad Antes de Provisiones	2,682.94	1,471.47	3,667.89	5,131.58	6,137.39	1,547.68	4,062.84	6,673.05	6,467.54
Utilidad del Periodo	2,682.94	1,471.47	3,667.89	5,131.58	5,956.08	1,547.68	4,062.84	6,673.05	6,467.54
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	316.89	304.57	301.64	288.03	112.89	112.31	102.83	105.48	103.95
Total Provisiones Para Préstamos	3,055.66	3,091.29	3,158.60	3,290.76	2,901.62	2,940.58	3,036.31	3,047.97	2,816.59
Préstamos Vencidos / Préstamos Totales (%)	0.21	0.21	0.19	0.18	0.07	0.07	0.07	0.06	0.06
Provisiones / Préstamos Vencidos (%)	964.27	1,014.96	1,047.13	1,142.50	2,570.21	2,618.31	2,952.72	2,889.67	2,709.66
Provisiones Para Préstamos / Préstamos Totales (%)	2.00	2.15	1.96	2.05	1.86	1.87	2.02	1.81	1.56
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	15.21	16.08	14.56	14.70	10.80	10.70	11.90	12.14	11.09
Patrimonio / Activos Generadores de Ing. (%)	24.57	25.59	24.54	22.78	20.73	20.31	21.40	18.76	15.52
Patrimonio / Préstamos Totales (%)	25.81	30.55	28.53	28.64	26.32	26.33	32.79	32.09	29.45
Indice de Adecuacion de Capital	12.68	16.05	16.35	16.64	0.00	11.50	15.00	0.00	0.00
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	27.48	8.43	20.07	4.39	15.83	15.38	12.38	11.48	5.90
Activos Líquidos / Activos Totales (%)	22.04	6.65	16.16	3.58	13.75	13.37	10.59	9.83	5.12
Activos Líquidos + Inversiones / Depósitos Totales (%)	31.19	21.36	30.40	20.60	28.57	29.23	34.94	42.88	44.85
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.86	3.90	4.50	3.99	3.32	3.30	3.89	3.63	2.39
Utilidad Neta / Total de Activos (Promedio) (%)	1.09	2.26	2.51	2.33	1.86	1.88	2.22	2.34	1.50
Utilidad Neta / Patrimonio Total (Promedio) (%)	7.30	14.33	17.37	15.85	14.79	14.52	17.04	17.75	13.71
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	9.34	9.96	10.01	9.83	9.83	10.89	9.76	8.39	6.46
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	7.12	6.74	5.99	5.64	5.71	6.01	5.33	4.51	4.08



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.22	3.22	4.02	4.19	4.12	4.88	4.43	3.88	2.37
Egresos Generales / Ingresos de Operaciones (%)	73.36	35.70	38.63	45.80	49.01	50.62	42.55	39.69	49.55
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	4.75	2.85	3.32	3.17	2.59	1.80	2.34	2.13	2.36
<b>PRODUCTIVIDAD</b>									
Número de Empleados	54.00	54.00	52.00	56.00	56.00	55.00	55.00	55.00	54.00
Número de Sucursales	2.00	2.00	2.00	2.00	2.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	2,830.57	2,660.42	3,097.29	2,873.16	2,787.25	2,859.25	2,739.63	3,067.44	3,348.65
Depósitos Totales / Empleados	3,850.92	3,986.38	4,885.78	4,559.15	5,903.76	6,117.39	6,459.77	6,941.41	7,712.53
Utilidad Neta / Empleados	49.68	27.25	70.54	91.64	106.36	28.14	73.87	121.33	119.77
<b>TASA DE CRECIMIENTO (12 MESES)</b>									
Activos (%)	10.77	10.23	17.11	14.97	46.71	41.82	31.52	42.26	26.18
Préstamos (%)	26.88	17.61	23.54	21.36	2.12	9.46	-6.44	4.86	15.85
Locales (%)	16.12	18.54	23.42	32.28	38.58	25.65	4.04	5.79	15.19
Extranjeros (%)	44.39	15.69	23.83	-6.72	-45.57	-24.55	-32.00	1.45	18.05
Depósitos (%)	7.27	6.57	16.37	17.85	58.99	56.30	39.84	49.53	25.97
Locales (%)	20.71	30.31	55.41	3.44	28.59	22.54	8.52	27.64	22.49
Extranjeros (%)	0.91	-4.76	-0.66	26.38	76.20	78.35	61.23	60.14	27.41
Patrimonio (%)	15.98	14.65	19.33	14.45	4.13	-5.65	7.52	17.49	29.62
Utilidad Neta (%)	87.01	799.40	463.77	88.58	122.00	5.18	10.77	30.04	8.59
<b>CLASIFICACION PRESTAMOS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	153,797.77	144,786.45	162,109.66	162,128.87	155,744.47	157,358.87	150,888.19	166,919.91	178,930.33
Mencion Especial	1,790.35	1,561.81	1,555.83	1,520.63	395.55	388.21	385.03	376.46	559.63
Subnormal	1.55	100.99	250.42	250.00	2,734.51	2,339.85	2,339.85	4,355.58	4,049.69
Dudoso	122.95	114.56	113.83	113.28	112.89	112.31	102.83	102.67	100.86
Irrecuperable	193.93	190.01	187.81	174.76	0.00	0.00	0.00	2.81	3.09
<b>TASA DE INTERES ACTIVA</b>									
Comercio									



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Zona Libre	8.50	8.00	8.00	7.75	6.33	7.13	7.86	8.17	7.75
Resto del País	9.63	8.50	9.00	8.78	8.00	8.40	8.40	8.67	8.67
Al por Menor	8.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
Consumo									
Vivienda Hipotecaria	7.00	6.67	6.67	6.67	7.00	7.00	7.00	7.00	6.75
Prestamo Personal Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal	8.50	7.83	7.67	7.70	8.20	8.00	8.00	7.70	7.60
Tarjeta de Crédito	16.00	16.00	15.67	16.00	16.00	16.00	16.00	16.00	16.00
TASA DE INTERES PASIVA									
Persona Natural	4.43	4.16	3.73	3.49	3.44	3.35	3.34	3.34	3.26
Persona Juridica	5.18	4.79	4.08	3.85	3.87	3.79	3.70	3.84	3.68