

BANCAFÉ (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	380,425.30	387,142.49	415,107.84	445,990.12	479,648.93	501,959.32	490,523.75	521,421.06	496,328.85
ACTIVOS LIQUIDOS	52,324.20	51,748.31	43,975.09	43,828.56	24,586.59	42,146.55	24,579.92	51,795.73	33,028.21
TOTAL DE PRESTAMOS	156,085.80	157,258.66	150,679.59	168,709.45	181,477.01	196,949.29	222,833.79	235,172.21	244,940.11
LOCALES	120,036.45	122,309.78	118,803.89	133,556.97	138,920.69	152,558.55	156,918.57	167,181.50	165,063.82
EXTRANJEROS	36,049.35	34,948.89	31,875.70	35,152.48	42,556.32	44,390.75	65,915.22	67,990.71	79,876.30
TOTAL DE INVERSIONES	42,117.56	46,595.91	80,174.57	119,887.54	162,199.35	186,289.40	186,968.31	172,991.58	164,118.75
TOTAL DE DEPOSITOS	330,610.60	336,456.50	355,287.23	381,777.52	416,476.35	431,634.69	417,810.36	441,982.15	422,213.05
LOCALES	96,698.15	104,222.12	111,843.91	106,342.20	118,447.12	121,244.50	127,322.74	132,542.71	134,731.07
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	406.17	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	83,358.46	86,366.23	92,489.02	102,467.36	114,003.38	115,858.97	108,303.09	127,208.67	130,568.63
DEPOSITOS DE BANCOS	13,339.69	17,855.89	19,354.88	3,874.84	4,037.58	5,385.53	19,019.66	5,334.03	4,162.44
EXTRANJEROS	233,912.44	232,234.38	243,443.32	275,435.32	298,029.23	310,390.19	290,487.61	309,439.45	287,481.98
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	203,013.25	206,580.32	212,231.42	264,576.61	257,448.81	289,134.60	280,220.45	298,685.38	276,093.13
DEPOSITOS DE BANCOS	30,899.20	25,654.06	31,211.90	10,858.71	40,580.42	21,255.59	10,267.16	10,754.06	11,388.84
PATRIMONIO TOTAL	41,080.58	41,407.04	49,410.16	54,144.95	52,749.50	60,163.15	58,240.11	64,405.42	63,670.59
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	319,864.16	330,064.23	365,366.48	379,751.12	430,037.11	444,550.90	452,815.80	483,705.59	487,988.89
ACTIVOS GENERADORES DE INGRESOS	179,389.26	187,669.49	209,073.09	245,441.02	270,939.86	293,546.64	320,328.13	348,380.39	376,367.61
TOTAL DE PRESTAMOS	154,468.35	150,460.60	155,869.27	164,803.11	168,781.41	177,103.98	186,756.69	201,940.83	213,208.56
TOTAL DE INVERSIONES	24,920.91	37,208.88	53,203.82	80,637.91	102,158.46	116,442.66	133,571.44	146,439.56	163,159.05
PATRIMONIO TOTAL	40,265.25	42,646.08	47,683.15	50,115.80	46,915.04	50,785.09	53,825.14	59,275.18	58,210.05
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	17,642.28	5,108.03	10,205.15	15,443.00	17,128.53	5,624.38	11,467.07	17,336.39	23,428.04
EGRESOS DE OPERACIONES	10,248.46	2,818.17	5,576.43	8,299.40	11,053.45	2,720.66	5,449.45	8,200.79	11,042.60
INGRESO NETO DE INTERESES	7,393.82	2,289.87	4,628.73	7,143.60	6,075.08	2,903.71	6,017.62	9,135.60	12,385.43

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OTROS INGRESOS	4,643.61	844.42	2,443.08	3,921.34	7,049.37	1,919.33	6,398.76	9,071.03	10,600.71
INGRESO DE OPERACIONES	12,037.43	3,134.29	7,071.81	11,064.94	13,124.44	4,823.04	12,416.39	18,206.63	22,986.14
EGRESOS GENERALES	5,900.03	1,586.61	3,008.97	4,391.89	7,663.51	1,616.64	5,653.10	7,012.60	8,205.84
UTILIDAD ANTES DE PROVISIONES	6,137.39	1,547.68	4,062.84	6,673.05	5,460.93	3,206.40	6,763.28	11,194.03	14,780.30
UTILIDAD DEL PERIODO	5,956.08	1,547.68	4,062.84	6,673.05	5,460.93	3,206.40	6,763.28	11,194.03	14,008.47
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	112.89	112.31	102.83	105.48	103.95	103.07	495.63	394.12	175.87
TOTAL PROVISIONES PARA PRESTAMOS	2,901.62	2,940.58	3,036.31	3,047.97	2,166.59	2,215.03	2,257.72	2,293.70	2,479.59
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.07	0.07	0.07	0.06	0.06	0.05	0.22	0.17	0.07
PROVISIONES / PRESTAMOS VENCIDOS (%)	2,570.21	2,618.31	2,952.72	2,889.67	2,084.34	2,148.99	455.52	581.99	1,409.88
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.86	1.87	2.02	1.81	1.19	1.12	1.01	0.98	1.01
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.80	10.70	11.90	12.14	11.00	11.99	11.87	12.35	12.83
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	20.73	20.31	21.40	18.76	15.35	15.70	14.21	15.78	15.57
PATRIMONIO / PRESTAMOS TOTALES (%)	26.32	26.33	32.79	32.09	29.07	30.55	26.14	27.39	25.99
INDICE DE ADECUACION DE CAPITAL	11.79	11.50	14.99	16.27	14.53	16.63	14.04	15.18	16.41
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.83	15.38	12.38	11.48	5.90	9.76	5.88	11.72	7.82
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.75	13.37	10.59	9.83	5.13	8.40	5.01	9.93	6.65
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	28.57	29.23	34.94	42.88	44.85	52.92	50.63	50.86	46.69
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.32	3.30	3.89	3.63	2.02	4.37	4.22	4.28	3.72
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.86	1.88	2.22	2.34	1.27	2.89	2.99	3.09	2.87
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.79	14.52	17.04	17.75	11.64	25.25	25.13	25.18	24.07
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	9.83	10.89	9.76	8.39	6.32	7.66	7.16	6.64	6.22
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.71	6.01	5.33	4.51	4.08	3.71	3.40	3.14	2.93
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	4.12	4.88	4.43	3.88	2.24	3.96	3.76	3.50	3.29

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ZONA LIBRE	6.23	7.28	7.65	8.10	8.08	7.91	6.51	6.23	4.81
RESTO DEL PAIS	7.89	8.12	8.28	8.57	8.48	8.66	8.68	7.00	6.16
AL POR MENOR	6.50	6.83	6.83	7.00	7.00	0.00	7.50	7.50	7.50
CONSUMO									
VIVIENDA HIPOTECARIA	6.86	6.86	6.86	6.86	6.71	6.22	6.22	6.17	6.18
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	8.16	8.05	8.05	7.86	7.80	7.71	8.65	8.55	7.81
TARJETA DE CREDITO	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.56	3.33	3.26	3.15	3.00	2.95	2.97	2.92	2.82
PERSONA JURIDICA	3.59	3.60	3.41	3.55	3.26	3.01	2.97	2.85	3.07