

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	126,951.81	129,247.95	134,075.35	123,714.22	126,214.42	86,506.18	72,221.04	79,335.89	69,613.26
ACTIVOS LIQUIDOS	0.00	1,400.00	20,000.00	29,982.11	58,079.66	29,903.30	25,000.00	21,333.08	3,371.88
TOTAL DE PRESTAMOS	77,619.31	67,830.39	73,206.92	62,380.88	26,751.62	24,849.63	23,865.94	31,320.51	40,596.80
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	77,619.31	67,830.39	73,206.92	62,380.88	26,751.62	24,849.63	23,865.94	31,320.51	40,596.80
TOTAL DE INVERSIONES	47,052.47	58,478.06	39,121.61	30,036.47	40,678.12	30,693.43	22,966.56	25,769.82	25,087.88
TOTAL DE DEPOSITOS	3,444.37	5,357.28	15,809.74	16,421.02	17,628.31	17,718.25	17,841.97	19,764.18	11,030.62
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	3,444.37	5,357.28	15,809.74	16,421.02	17,628.31	17,718.25	17,841.97	19,764.18	11,030.62
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	3,444.37	5,357.28	15,809.74	16,421.02	17,628.31	17,718.25	17,841.97	19,764.18	11,030.62
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	10,594.81	10,387.90	11,866.71	12,462.84	16,987.60	13,203.48	17,371.89	18,639.60	18,764.75
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	82,869.79	103,502.68	100,566.79	134,429.21	126,583.11	107,877.06	103,148.19	101,525.06	97,913.84
ACTIVOS GENERADORES DE INGRESOS	80,783.75	101,155.98	88,947.83	97,100.97	96,050.76	90,925.76	79,580.52	74,753.84	66,557.21
TOTAL DE PRESTAMOS	39,893.73	43,457.68	47,950.25	63,191.58	52,185.46	46,340.01	48,536.43	46,850.70	33,674.21
TOTAL DE INVERSIONES	40,890.02	57,698.30	40,997.58	33,909.39	43,865.29	44,585.75	31,044.09	27,903.14	32,883.00
PATRIMONIO TOTAL	10,278.00	9,063.34	9,173.88	8,871.21	13,791.20	11,795.69	14,619.30	15,551.22	17,876.17
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,633.55	487.78	872.43	1,029.62	4,477.50	344.54	654.79	1,071.96	1,447.71
EGRESOS DE OPERACIONES	159.80	44.21	102.11	208.18	329.23	118.45	238.11	369.18	512.53
INGRESO NETO DE INTERESES	1,473.74	443.57	770.32	821.44	4,148.26	226.09	416.68	702.78	935.18

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OTROS INGRESOS	609.62	212.68	545.16	563.06	577.90	28.40	8.26	40.33	64.85
INGRESO DE OPERACIONES	2,083.37	656.25	1,315.47	1,384.50	4,726.17	254.49	424.94	743.10	1,000.03
EGRESOS GENERALES	623.55	17.43	82.13	84.13	93.92	1.60	7.02	7.02	7.02
UTILIDAD ANTES DE PROVISIONES	1,459.81	638.82	1,233.34	1,300.37	4,632.24	252.89	417.92	736.08	993.01
UTILIDAD DEL PERIODO	1,459.81	638.82	1,233.34	1,300.37	4,632.24	252.89	417.92	736.08	993.01
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.35	8.04	8.85	10.07	13.46	15.26	24.05	23.49	26.96
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.50	8.22	10.56	13.49	25.19	23.77	37.09	32.65	28.57
PATRIMONIO / PRESTAMOS TOTALES (%)	13.65	15.31	16.21	19.98	63.50	53.13	72.79	59.51	46.22
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	0.00	26.13	126.50	182.58	329.47	168.77	140.12	107.94	30.57
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	0.00	1.08	14.92	24.23	46.02	34.57	34.62	26.89	4.84
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	1,366.07	1,117.70	373.96	365.50	560.22	342.00	268.84	238.32	258.01
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.81	2.53	2.77	1.79	4.82	1.11	1.05	1.31	1.49
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.76	2.47	2.45	1.29	3.66	0.94	0.81	0.97	1.01
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.20	28.19	26.89	19.54	33.59	8.58	5.72	6.31	5.55
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.02	1.93	1.96	1.41	4.66	1.52	1.65	1.91	2.18
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.20	0.17	0.23	0.29	0.34	0.52	0.60	0.66	0.77
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.82	1.75	1.73	1.13	4.32	0.99	1.05	1.25	1.41

