

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

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	479,648.93	501,959.32	490,523.75	521,421.06	496,328.85	529,480.74	632,585.45	600,422.56	656,132.49
ACTIVOS LIQUIDOS	24,586.59	42,146.55	24,579.92	51,795.73	33,028.21	37,596.14	97,583.83	56,416.89	72,711.50
TOTAL DE PRESTAMOS	181,477.01	196,949.29	222,833.79	235,172.21	244,940.11	248,968.59	301,824.10	341,465.22	418,098.59
LOCALES	138,920.69	152,558.55	156,918.57	167,181.50	165,063.82	176,485.04	167,443.58	192,118.15	205,422.11
EXTRANJEROS	42,556.32	44,390.75	65,915.22	67,990.71	79,876.30	72,483.55	134,380.52	149,347.07	212,676.48
TOTAL DE INVERSIONES	162,199.35	186,289.40	186,968.31	172,991.58	164,118.75	185,767.91	216,753.30	181,759.74	153,000.39
TOTAL DE DEPOSITOS	416,476.35	431,634.69	417,810.36	441,982.15	422,213.05	451,067.43	533,419.91	481,994.37	536,183.63
LOCALES	118,447.12	121,244.50	127,322.74	132,542.71	134,731.07	155,614.09	206,116.93	181,410.87	217,986.62
DEPOSITOS DE OFICIALES	406.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	114,003.38	115,858.97	108,303.09	127,208.67	130,568.63	141,399.87	200,661.95	177,467.93	209,037.04
DEPOSITOS DE BANCOS	4,037.58	5,385.53	19,019.66	5,334.03	4,162.44	14,214.22	5,454.98	3,942.94	8,949.58
EXTRANJEROS	298,029.23	310,390.19	290,487.61	309,439.45	287,481.98	295,453.35	327,302.98	300,583.50	318,197.01
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	257,448.81	289,134.60	280,220.45	298,685.38	276,093.13	278,361.86	316,250.64	289,563.75	288,294.43
DEPOSITOS DE BANCOS	40,580.42	21,255.59	10,267.16	10,754.06	11,388.84	17,091.48	11,052.34	11,019.74	29,902.57
PATRIMONIO TOTAL	52,749.50	60,163.15	58,240.11	64,405.42	63,670.59	67,950.70	88,633.14	85,270.39	91,939.40
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	430,037.11	444,550.90	452,815.80	483,705.59	487,988.89	515,720.03	561,554.60	560,921.81	576,230.67
ACTIVOS GENERADORES DE INGRESOS	270,939.86	293,546.64	320,328.13	348,380.39	376,367.61	408,987.60	464,189.75	465,694.38	490,078.92
TOTAL DE PRESTAMOS	168,781.41	177,103.98	186,756.69	201,940.83	213,208.56	222,958.94	262,328.95	288,318.72	331,519.35
TOTAL DE INVERSIONES	102,158.46	116,442.66	133,571.44	146,439.56	163,159.05	186,028.66	201,860.81	177,375.66	158,559.57
PATRIMONIO TOTAL	46,915.04	50,785.09	53,825.14	59,275.18	58,210.05	64,056.93	73,436.62	74,837.91	77,804.99
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	17,128.53	5,624.38	11,467.07	17,336.39	23,428.04	5,610.92	12,010.66	18,749.64	25,814.27
EGRESOS DE OPERACIONES	11,053.45	2,720.66	5,449.45	8,200.79	11,042.60	2,716.81	5,607.39	8,732.88	11,849.90
INGRESO NETO DE INTERESES	6,075.08	2,903.71	6,017.62	9,135.60	12,385.43	2,894.11	6,403.28	10,016.76	13,964.37

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OTROS INGRESOS	7,049.37	1,919.33	6,398.76	9,071.03	10,600.71	1,019.16	2,165.70	3,439.49	5,637.63
INGRESO DE OPERACIONES	13,124.44	4,823.04	12,416.39	18,206.63	22,986.14	3,913.27	8,568.97	13,456.25	19,602.00
EGRESOS GENERALES	7,663.51	1,616.64	5,653.10	7,012.60	8,205.84	1,783.72	3,666.12	5,443.05	7,991.71
UTILIDAD ANTES DE PROVISIONES	5,460.93	3,206.40	6,763.28	11,194.03	14,780.30	2,129.56	4,902.86	8,013.20	11,610.29
UTILIDAD DEL PERIODO	5,460.93	3,206.40	6,763.28	11,194.03	14,008.47	2,129.56	4,902.86	8,013.20	11,226.43
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	103.95	103.07	495.63	394.12	175.87	52.46	50.16	95.84	234.19
TOTAL PROVISIONES PARA PRESTAMOS	2,166.59	2,215.03	2,257.72	2,293.70	2,479.59	2,542.09	2,585.58	2,617.00	3,306.73
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.06	0.05	0.22	0.17	0.07	0.02	0.02	0.03	0.06
PROVISIONES / PRESTAMOS VENCIDOS (%)	2,084.34	2,148.99	455.52	581.99	1,409.88	4,845.81	5,154.27	2,730.58	1,411.98
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.19	1.12	1.01	0.98	1.01	1.02	0.86	0.77	0.79
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.00	11.99	11.87	12.35	12.83	12.83	14.01	14.20	14.01
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.35	15.70	14.21	15.78	15.57	15.63	17.09	16.30	16.10
PATRIMONIO / PRESTAMOS TOTALES (%)	29.07	30.55	26.14	27.39	25.99	27.29	29.37	24.97	21.99
INDICE DE ADECUACION DE CAPITAL	14.53	16.63	14.04	15.18	16.41	15.62	16.67	17.58	17.25
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	5.90	9.76	5.88	11.72	7.82	8.33	18.29	11.70	13.56
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	5.13	8.40	5.01	9.93	6.65	7.10	15.43	9.40	11.08
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	44.85	52.92	50.63	50.86	46.69	49.52	58.93	49.41	42.10
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.02	4.37	4.22	4.28	3.72	2.08	2.11	2.29	2.29
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.27	2.89	2.99	3.09	2.87	1.65	1.75	1.90	1.95
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.64	25.25	25.13	25.18	24.07	13.30	13.35	14.28	14.43
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.32	7.66	7.16	6.64	6.22	5.49	5.17	5.37	5.27
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.08	3.71	3.40	3.14	2.93	2.66	2.42	2.50	2.42
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.24	3.96	3.76	3.50	3.29	2.83	2.76	2.87	2.85



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ZONA LIBRE	8.08	7.91	6.51	6.23	4.81	4.78	4.77	4.86	4.75
RESTO DEL PAIS	8.48	8.66	8.68	7.00	6.16	6.19	5.71	5.82	5.27
AL POR MENOR	7.00	0.00	7.50	7.50	7.50	7.50	7.50	7.50	7.50
CONSUMO									
VIVIENDA HIPOTECARIA	6.71	6.22	6.22	6.17	6.18	5.22	5.22	4.80	7.34
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	7.80	7.71	8.65	8.55	7.81	7.77	7.70	7.48	7.43
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	3.00	2.95	2.97	2.92	2.82	2.75	2.97	2.98	2.90
PERSONA JURIDICA	3.26	3.01	2.97	2.85	3.07	3.05	2.98	2.87	2.81