

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	496,328.85	529,480.74	632,585.45	600,422.56	656,132.49	789,945.48	879,561.97	0.00	0.00
ACTIVOS LIQUIDOS	33,028.21	37,596.14	97,583.83	56,416.89	72,711.50	93,577.68	125,610.00	0.00	0.00
TOTAL DE PRESTAMOS	244,940.11	248,968.59	301,824.10	341,465.22	418,098.59	485,244.82	488,162.80	0.00	0.00
LOCALES	165,063.82	176,485.04	167,443.58	192,118.15	205,422.11	192,104.52	219,405.32	0.00	0.00
EXTRANJEROS	79,876.30	72,483.55	134,380.52	149,347.07	212,676.48	293,140.30	268,757.48	0.00	0.00
TOTAL DE INVERSIONES	164,118.75	185,767.91	216,753.30	181,759.74	153,000.39	176,204.68	224,865.97	0.00	0.00
TOTAL DE DEPOSITOS	422,213.05	451,067.43	533,419.91	481,994.37	536,183.63	659,665.97	734,941.40	0.00	0.00
LOCALES	134,731.07	155,614.09	206,116.93	181,410.87	217,986.62	195,778.72	226,815.12	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	56.74	59.21	0.00	0.00
DEPOSITOS DE PARTICULARES	130,568.63	141,399.87	200,661.95	177,467.93	209,037.04	191,770.67	226,598.96	0.00	0.00
DEPOSITOS DE BANCOS	4,162.44	14,214.22	5,454.98	3,942.94	8,949.58	3,951.31	156.94	0.00	0.00
EXTRANJEROS	287,481.98	295,453.35	327,302.98	300,583.50	318,197.01	463,887.25	508,126.28	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	276,093.13	278,361.86	316,250.64	289,563.75	288,294.43	463,134.10	490,560.68	0.00	0.00
DEPOSITOS DE BANCOS	11,388.84	17,091.48	11,052.34	11,019.74	29,902.57	753.15	17,565.60	0.00	0.00
PATRIMONIO TOTAL	63,670.59	67,950.70	88,633.14	85,270.39	91,939.40	98,645.10	101,700.51	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	487,988.89	515,720.03	561,554.60	560,921.81	576,230.67	659,713.11	756,073.71	300,211.28	0.00
ACTIVOS GENERADORES DE INGRESOS	376,367.61	408,987.60	464,189.75	465,694.38	490,078.92	548,093.01	615,803.08	261,612.48	0.00
TOTAL DE PRESTAMOS	213,208.56	222,958.94	262,328.95	288,318.72	331,519.35	367,106.71	394,993.45	170,732.61	0.00
TOTAL DE INVERSIONES	163,159.05	186,028.66	201,860.81	177,375.66	158,559.57	180,986.30	220,809.64	90,879.87	0.00
PATRIMONIO TOTAL	58,210.05	64,056.93	73,436.62	74,837.91	77,804.99	83,297.90	95,166.82	42,635.19	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	23,428.04	5,610.92	12,010.66	18,749.64	25,814.27	7,629.01	16,273.32	22,138.17	0.00
EGRESOS DE OPERACIONES	11,042.60	2,716.81	5,607.39	8,732.88	11,849.90	3,842.77	8,349.51	11,258.57	0.00
INGRESO NETO DE INTERESES	12,385.43	2,894.11	6,403.28	10,016.76	13,964.37	3,786.24	7,923.81	10,879.61	0.00

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OTROS INGRESOS	10,600.71	1,019.16	2,165.70	3,439.49	5,637.63	4,124.77	5,407.38	7,791.73	0.00
INGRESO DE OPERACIONES	22,986.14	3,913.27	8,568.97	13,456.25	19,602.00	7,911.01	13,331.19	18,671.34	0.00
EGRESOS GENERALES	8,205.84	1,783.72	3,666.12	5,443.05	7,991.71	2,562.58	4,461.72	6,090.31	0.00
UTILIDAD ANTES DE PROVISIONES	14,780.30	2,129.56	4,902.86	8,013.20	11,610.29	5,348.43	8,869.48	12,581.04	0.00
UTILIDAD DEL PERIODO	14,008.47	2,129.56	4,902.86	8,013.20	11,226.43	4,733.47	8,181.53	11,636.49	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	175.87	52.46	50.16	95.84	234.19	263.74	201.71	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,479.59	2,542.09	2,585.58	2,617.00	3,306.73	3,988.70	4,025.87	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.07	0.02	0.02	0.03	0.06	0.05	0.04	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	1,409.88	4,845.81	5,154.27	2,730.58	1,411.98	1,512.33	1,995.88	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.01	1.02	0.86	0.77	0.79	0.82	0.82	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.83	12.83	14.01	14.20	14.01	12.49	11.56	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.57	15.63	17.09	16.30	16.10	14.91	14.26	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	25.99	27.29	29.37	24.97	21.99	20.33	20.83	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	16.41	15.62	16.67	17.58	17.25	15.65	16.37	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	7.82	8.33	18.29	11.70	13.56	14.19	17.09	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	6.65	7.10	15.43	9.40	11.08	11.85	14.28	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	46.69	49.52	58.93	49.41	42.10	40.90	47.69	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.72	2.08	2.11	2.29	2.29	3.45	2.66	5.93	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.87	1.65	1.75	1.90	1.95	2.87	2.16	5.17	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	24.07	13.30	13.35	14.28	14.43	22.73	17.19	36.39	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.22	5.49	5.17	5.37	5.27	5.57	5.29	11.28	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.93	2.66	2.42	2.50	2.42	2.80	2.71	5.74	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.29	2.83	2.76	2.87	2.85	2.76	2.57	5.54	0.00

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ZONA LIBRE	4.81	4.78	4.77	4.86	4.75	4.70	4.68	0.00	0.00
RESTO DEL PAIS	6.16	6.19	5.71	5.82	5.27	5.18	5.27	0.00	0.00
AL POR MENOR	7.50	7.50	7.50	7.50	7.50	7.50	7.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.18	5.22	5.22	4.80	7.34	7.34	5.69	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	7.81	7.77	7.70	7.48	7.43	6.09	6.74	0.00	0.00
TARJETA DE CREDITO	16.00	16.00	16.00	16.00	16.00	16.00	16.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.82	2.75	2.97	2.98	2.90	3.00	3.28	0.00	0.00
PERSONA JURIDICA	3.07	3.05	2.98	2.87	2.81	2.76	3.05	0.00	0.00