

**BANCO LATINOAMERICANO DE COMERCIO EXTERIOR, S.A.**  
**ESTADISTICAS 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                | 3,792,071.95 | 3,867,146.98 | 4,329,880.62 | 4,790,610.39  | 5,043,659.18 | 5,251,817.95 | 5,766,436.99 | 6,271,209.40  | 0.00         |
| ACTIVOS LIQUIDOS                | 424,385.05   | 348,592.24   | 619,425.09   | 362,672.90    | 436,281.06   | 327,728.56   | 356,129.45   | 581,844.62    | 0.00         |
| TOTAL DE PRESTAMOS              | 2,705,473.12 | 2,861,502.24 | 3,018,457.38 | 3,677,931.18  | 3,985,716.18 | 4,301,969.70 | 4,696,693.62 | 4,980,565.61  | 0.00         |
| LOCALES                         | 55,712.41    | 74,451.19    | 153,706.50   | 268,526.49    | 256,012.22   | 127,014.40   | 272,521.03   | 301,236.89    | 0.00         |
| EXTRANJEROS                     | 2,649,760.71 | 2,787,051.05 | 2,864,750.88 | 3,409,404.69  | 3,729,703.96 | 4,174,955.29 | 4,424,172.59 | 4,679,328.73  | 0.00         |
| TOTAL DE INVERSIONES            | 614,353.92   | 615,159.60   | 627,539.59   | 704,331.98    | 543,792.42   | 572,056.91   | 658,348.14   | 580,094.18    | 0.00         |
| TOTAL DE DEPOSITOS              | 1,256,977.97 | 1,356,077.64 | 1,507,917.33 | 1,861,484.09  | 1,822,095.82 | 1,909,172.19 | 2,085,605.75 | 2,496,784.02  | 0.00         |
| LOCALES                         | 108,876.22   | 161,372.18   | 187,100.69   | 288,931.45    | 258,005.17   | 226,543.33   | 217,806.31   | 198,307.50    | 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         | 39,000.00    | 31,000.00    | 30,000.00     | 40,000.00    | 40,000.00    | 40,000.00    | 40,000.00     | 0.00         |
| DEPOSITOS DE BANCOS             | 108,876.22   | 122,372.18   | 156,100.69   | 258,931.45    | 218,005.17   | 186,543.33   | 177,806.31   | 158,307.50    | 0.00         |
| EXTRANJEROS                     | 1,148,101.75 | 1,194,705.45 | 1,320,816.64 | 1,572,552.65  | 1,564,090.66 | 1,682,628.87 | 1,867,799.44 | 2,298,476.51  | 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       | 18,343.29    | 2,317.37     | 2,416.41     | 12,234.84     | 4,126.89     | 5,880.06     | 4,423.03     | 8,862.58      | 0.00         |
| DEPOSITOS DE BANCOS             | 1,129,758.45 | 1,192,388.09 | 1,318,400.23 | 1,560,317.81  | 1,559,963.77 | 1,676,748.81 | 1,863,376.41 | 2,289,613.93  | 0.00         |
| PATRIMONIO TOTAL                | 619,797.64   | 625,849.26   | 626,810.66   | 640,022.24    | 655,678.08   | 663,094.58   | 688,805.65   | 709,018.86    | 0.00         |
| PROMEDIO (12 MESES)             |              |              |              |               |              |              |              |               |              |
| TOTAL DE ACTIVOS                | 4,057,442.34 | 3,962,605.86 | 4,170,816.63 | 4,218,465.78  | 4,417,865.56 | 4,559,482.46 | 5,048,158.80 | 5,530,909.90  | 0.00         |
| ACTIVOS GENERADORES DE INGRESOS | 3,336,031.65 | 3,438,084.92 | 3,558,385.96 | 3,759,092.33  | 3,924,667.82 | 4,175,344.23 | 4,500,519.36 | 4,971,461.48  | 0.00         |
| TOTAL DE PRESTAMOS              | 2,634,734.34 | 2,702,246.89 | 2,804,922.69 | 3,097,908.95  | 3,345,594.65 | 3,581,735.97 | 3,857,575.50 | 4,329,248.40  | 0.00         |
| TOTAL DE INVERSIONES            | 701,297.31   | 735,838.03   | 753,463.27   | 661,183.38    | 579,073.17   | 593,608.26   | 642,943.86   | 642,213.08    | 0.00         |
| PATRIMONIO TOTAL                | 577,391.82   | 589,314.95   | 609,095.93   | 625,647.00    | 637,737.86   | 644,471.92   | 657,808.15   | 674,520.55    | 0.00         |
| ESTADO DE GANANCIAS Y PERDIDAS  |              |              |              |               |              |              |              |               |              |
| INGRESOS POR INTERESES          | 140,201.06   | 25,807.85    | 53,137.03    | 84,405.49     | 117,278.22   | 32,468.88    | 67,768.65    | 109,456.60    | 0.00         |
| EGRESOS DE OPERACIONES          | 74,969.79    | 10,591.36    | 20,791.93    | 32,284.41     | 44,145.73    | 11,466.14    | 23,854.30    | 37,668.47     | 0.00         |
| INGRESO NETO DE INTERESES       | 65,231.27    | 15,216.49    | 32,345.10    | 52,121.08     | 73,132.49    | 21,002.74    | 43,914.34    | 71,788.13     | 0.00         |

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|---|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
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| OTROS INGRESOS  | 24,897.89    | 3,549.93    | 7,038.32     | 11,079.63     | 24,156.11    | 3,160.14    | 22,976.51    | 45,353.14     | 0.00         |
| INGRESO DE OPERACIONES  | 90,129.16    | 18,766.42   | 39,383.42    | 63,200.71     | 97,288.60    | 24,162.88   | 66,890.86    | 117,141.27    | 0.00         |
| EGRESOS GENERALES   | 36,937.77    | 11,298.31   | 22,057.74    | 33,584.73     | 45,411.64    | 11,915.70   | 24,530.83    | 37,921.47     | 0.00         |
| UTILIDAD ANTES DE PROVISIONES   | 53,191.39    | 7,468.10    | 17,325.68    | 29,615.98     | 51,876.96    | 12,247.18   | 42,360.02    | 79,219.80     | 0.00         |
| UTILIDAD DEL PERIODO  | 38,360.52    | 10,934.82   | 21,687.61    | 33,884.82     | 56,711.17    | 11,980.60   | 41,606.18    | 76,067.10     | 0.00         |
| CALIDAD DE ACTIVOS  |              |             |              |               |              |             |              |               |              |
| TOTAL DE PRESTAMOS VENCIDOS   | 5,750.00     | 5,750.00    | 4,131.94     | 4,131.94      | 1,002.22     | 1,002.22    | 1,002.22     | 0.00          | 0.00         |
| TOTAL PROVISIONES PARA PRESTAMOS  | 73,788.83    | 73,936.77   | 81,269.14    | 68,699.27     | 78,615.72    | 83,425.63   | 80,838.79    | 79,828.20     | 0.00         |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                              | 0.21         | 0.20        | 0.14         | 0.11          | 0.03         | 0.02        | 0.02         | 0.00          | 0.00         |
| PROVISIONES / PRESTAMOS VENCIDOS (%)                                    | 1,283.28     | 1,285.86    | 1,966.85     | 1,662.64      | 7,844.17     | 8,324.10    | 8,065.99     | 0.00          | 0.00         |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                      | 2.73         | 2.58        | 2.69         | 1.87          | 1.97         | 1.94        | 1.72         | 1.60          | 0.00         |
| RAZONES DE CAPITAL  |              |             |              |               |              |             |              |               |              |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 16.34        | 16.18       | 14.48        | 13.36         | 13.00        | 12.63       | 11.95        | 11.31         | 0.00         |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                        | 18.67        | 18.00       | 17.19        | 14.60         | 14.48        | 13.60       | 12.86        | 12.75         | 0.00         |
| PATRIMONIO / PRESTAMOS TOTALES (%)                                      | 22.91        | 21.87       | 20.77        | 17.40         | 16.45        | 15.41       | 14.67        | 14.24         | 0.00         |
| INDICE DE ADECUACION DE CAPITAL   | 22.47        | 23.59       | 19.33        | 18.05         | 16.38        | 15.77       | 15.00        | 13.62         | 0.00         |
| LIQUIDEZ  |              |             |              |               |              |             |              |               |              |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                               | 33.76        | 25.71       | 41.08        | 19.48         | 23.94        | 17.17       | 17.08        | 23.30         | 0.00         |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)                                  | 11.19        | 9.01        | 14.31        | 7.57          | 8.65         | 6.24        | 6.18         | 9.28          | 0.00         |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                  | 82.64        | 71.07       | 82.69        | 57.32         | 53.79        | 47.13       | 48.64        | 46.54         | 0.00         |
| RENTABILIDAD  |              |             |              |               |              |             |              |               |              |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 1.15         | 1.27        | 1.22         | 1.20          | 1.44         | 1.15        | 1.85         | 2.04          | 0.00         |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                         | 0.95         | 1.10        | 1.04         | 1.07          | 1.28         | 1.05        | 1.65         | 1.83          | 0.00         |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                         | 6.64         | 7.42        | 7.12         | 7.22          | 8.89         | 7.44        | 12.65        | 15.04         | 0.00         |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.20         | 3.00        | 2.99         | 2.99          | 2.99         | 3.11        | 3.01         | 2.94          | 0.00         |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)    | 2.25         | 1.23        | 1.17         | 1.15          | 1.12         | 1.10        | 1.06         | 1.01          | 0.00         |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS          | 1.96         | 1.77        | 1.82         | 1.85          | 1.86         | 2.01        | 1.95         | 1.93          | 0.00         |



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| ZONA LIBRE             | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| RESTO DEL PAIS         | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| AL POR MENOR           | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| CONSUMO                |              |             |              |               |              |             |              |               |              |
| VIVIENDA HIPOTECARIA   | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 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      | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| TARJETA DE CREDITO     | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| TASA DE INTERES PASIVA |              |             |              |               |              |             |              |               |              |
| PERSONA NATURAL        | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| PERSONA JURIDICA       | 0.00         | 0.56        | 0.76         | 1.03          | 0.86         | 0.62        | 1.31         | 1.42          | 0.00         |