

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	6,353,713.59
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	839,304.46
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	4,871,771.39
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	288,995.07
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	4,582,776.32
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	574,144.22
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	2,303,973.48
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	239,461.62
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	39,000.00	31,000.00	30,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00
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	199,461.62
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	2,064,511.86
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	16,190.59
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	2,048,321.27
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	753,869.43
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	5,698,686.38
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	4,987,712.11
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	4,428,743.78
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	558,968.32
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	704,773.75
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	155,085.56
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	54,489.48
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	100,596.08

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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	74,953.61
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	175,549.69
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	54,033.95
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	121,515.74
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	117,868.51
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	88,867.21
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	1.82
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	16.34	16.18	14.48	13.36	13.00	12.63	11.95	11.31	11.87
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	18.67	18.00	17.19	14.60	14.48	13.60	12.86	12.75	13.84
PATRIMONIO / PRESTAMOS TOTALES (%)	22.91	21.87	20.77	17.40	16.45	15.41	14.67	14.24	15.47
INDICE DE ADECUACION DE CAPITAL	22.47	23.59	19.33	18.05	16.38	15.77	15.00	13.62	16.21
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	33.76	25.71	41.08	19.48	23.94	17.17	17.08	23.30	36.43
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.19	9.01	14.31	7.57	8.65	6.24	6.18	9.28	13.21
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	82.64	71.07	82.69	57.32	53.79	47.13	48.64	46.54	61.35
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.15	1.27	1.22	1.20	1.44	1.15	1.85	2.04	2.36
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.95	1.10	1.04	1.07	1.28	1.05	1.65	1.83	2.07
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.64	7.42	7.12	7.22	8.89	7.44	12.65	15.04	16.72
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.20	3.00	2.99	2.99	2.99	3.11	3.01	2.94	3.11
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.25	1.23	1.17	1.15	1.12	1.10	1.06	1.01	1.09
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.96	1.77	1.82	1.85	1.86	2.01	1.95	1.93	2.02

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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	1.42