

BANCO LATINOAMERICANO DE COMERCIO EXTERIOR, 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	5,043,659.18	5,251,817.95	5,766,436.99	6,271,209.40	6,352,967.40	6,018,997.61	6,216,962.16	6,351,688.03	6,763,132.74
ACTIVOS LIQUIDOS	436,281.06	327,728.56	356,129.45	581,844.62	839,304.46	540,197.95	730,606.89	536,734.63	703,614.10
TOTAL DE PRESTAMOS	3,985,716.18	4,301,969.70	4,696,693.62	4,980,565.61	4,871,025.20	5,013,146.83	5,087,607.77	5,407,773.09	5,642,579.86
LOCALES	256,012.22	127,014.40	272,521.03	301,236.89	288,995.07	207,312.36	156,714.63	235,722.82	278,911.20
EXTRANJEROS	3,729,703.96	4,174,955.29	4,424,172.59	4,679,328.73	4,582,030.13	4,805,834.47	4,930,893.14	5,172,050.27	5,363,668.66
TOTAL DE INVERSIONES	543,792.42	572,056.91	658,348.14	580,094.18	574,144.22	388,708.78	316,636.30	321,339.68	331,747.14
TOTAL DE DEPOSITOS	1,822,095.82	1,909,172.19	2,085,605.75	2,496,784.02	2,303,973.48	2,394,054.18	2,377,252.16	2,334,324.79	2,317,491.33
LOCALES	258,005.17	226,543.33	217,806.31	198,307.50	239,461.62	374,061.38	288,883.96	311,390.73	382,943.61
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	140,000.00	150,000.00	150,000.00	150,000.00
DEPOSITOS DE BANCOS	218,005.17	186,543.33	177,806.31	158,307.50	199,461.62	234,061.38	138,883.96	161,390.73	232,943.61
EXTRANJEROS	1,564,090.66	1,682,628.87	1,867,799.44	2,298,476.51	2,064,511.86	2,019,992.80	2,088,368.21	2,022,934.06	1,934,547.72
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	4,126.89	5,880.06	4,423.03	8,862.58	16,190.59	12,011.06	13,923.11	20,510.45	55,325.98
DEPOSITOS DE BANCOS	1,559,963.77	1,676,748.81	1,863,376.41	2,289,613.93	2,048,321.27	2,007,981.74	2,074,445.10	2,002,423.61	1,879,221.74
PATRIMONIO TOTAL	655,678.08	663,094.58	688,805.65	709,018.86	752,463.87	772,808.99	796,034.70	811,569.98	831,547.29
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	4,417,865.56	4,559,482.46	5,048,158.80	5,530,909.90	5,698,313.29	5,635,407.78	5,991,699.57	6,311,448.72	6,558,050.07
ACTIVOS GENERADORES DE INGRESOS	3,924,667.82	4,175,344.23	4,500,519.36	4,971,461.48	4,987,339.01	5,137,941.11	5,379,642.91	5,644,886.28	5,709,748.22
TOTAL DE PRESTAMOS	3,345,594.65	3,581,735.97	3,857,575.50	4,329,248.40	4,428,370.69	4,657,558.26	4,892,150.69	5,194,169.35	5,256,802.53
TOTAL DE INVERSIONES	579,073.17	593,608.26	642,943.86	642,213.08	558,968.32	480,382.85	487,492.22	450,716.93	452,945.68
PATRIMONIO TOTAL	637,737.86	644,471.92	657,808.15	674,520.55	704,070.97	717,951.78	742,420.18	760,294.42	792,005.58
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	117,278.22	32,468.88	67,768.65	109,456.60	155,085.56	47,776.42	94,557.91	142,132.69	191,557.11
EGRESOS DE OPERACIONES	44,145.73	11,466.14	23,854.30	37,668.47	54,489.48	18,737.00	39,545.49	62,120.77	87,437.11
INGRESO NETO DE INTERESES	73,132.49	21,002.74	43,914.34	71,788.13	100,596.08	29,039.42	55,012.42	80,011.92	104,120.00

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OTROS INGRESOS	24,156.11	3,160.14	22,976.51	45,353.14	81,840.78	38,028.57	113,506.45	148,061.39	181,461.75
INGRESO DE OPERACIONES	97,288.60	24,162.88	66,890.86	117,141.27	182,436.85	67,067.99	168,518.87	228,073.32	285,581.76
EGRESOS GENERALES	45,411.64	11,915.70	24,530.83	37,921.47	61,580.48	41,843.69	117,571.05	158,434.86	193,706.10
UTILIDAD ANTES DE PROVISIONES	51,876.96	12,247.18	42,360.02	79,219.80	120,856.37	25,224.30	50,947.82	69,638.46	91,875.66
UTILIDAD DEL PERIODO	56,711.17	11,980.60	41,606.18	76,067.10	116,462.95	29,635.50	50,441.28	72,159.37	104,264.37
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,002.22	1,002.22	1,002.22	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	78,615.72	83,425.63	80,838.79	79,828.20	88,547.42	79,209.92	82,150.43	82,976.49	72,976.16
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.03	0.02	0.02	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	7,844.17	8,324.10	8,065.99	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.97	1.94	1.72	1.60	1.82	1.58	1.61	1.53	1.29
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	13.00	12.63	11.95	11.31	11.84	12.84	12.80	12.78	12.30
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.48	13.60	12.86	12.75	13.82	14.31	14.73	14.17	13.92
PATRIMONIO / PRESTAMOS TOTALES (%)	16.45	15.41	14.67	14.24	15.45	15.42	15.65	15.01	14.74
INDICE DE ADECUACION DE CAPITAL	16.38	15.77	15.00	13.62	16.19	16.67	17.08	16.52	16.51
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	23.94	17.17	17.08	23.30	36.43	22.56	30.73	22.99	30.36
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	8.65	6.24	6.18	9.28	13.21	8.97	11.75	8.45	10.40
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	53.79	47.13	48.64	46.54	61.35	38.80	44.05	36.76	44.68
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.44	1.15	1.85	2.04	2.34	2.31	1.88	1.70	1.83
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.28	1.05	1.65	1.83	2.04	2.10	1.68	1.52	1.59
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	8.89	7.44	12.65	15.04	16.54	16.51	13.59	12.65	13.16
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.99	3.11	3.01	2.94	3.11	3.72	3.52	3.36	3.35
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.12	1.10	1.06	1.01	1.09	1.46	1.47	1.47	1.53
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.86	2.01	1.95	1.93	2.02	2.26	2.05	1.89	1.82

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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	4.26
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	0.86	0.62	1.31	1.42	1.42	1.54	1.61	1.63	1.56