

BANCO LATINOAMERICANO DE COMERCIO EXTERIOR, S.A. (BLADEX)
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2015
(En Miles de Balboas)

| | 2013 | 2014 | | | | 2015 | | | |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 7,441,405.28 | 7,149,749.08 | 7,694,401.67 | 7,881,868.75 | 8,119,930.28 | 8,045,254.24 | 8,402,089.00 | 8,094,933.27 | 8,390,787.57 |
| ACTIVOS LIQUIDOS | 839,167.61 | 583,756.85 | 748,922.89 | 646,781.47 | 780,009.65 | 944,371.99 | 991,228.00 | 903,659.15 | 1,299,034.89 |
| TOTAL DE PRESTAMOS | 6,075,547.26 | 6,025,420.86 | 6,382,353.34 | 6,698,768.50 | 6,683,828.99 | 6,564,870.51 | 6,914,564.55 | 6,750,895.81 | 6,689,489.43 |
| LOCALES | 318,105.15 | 370,594.36 | 408,866.30 | 441,436.68 | 378,738.78 | 384,709.82 | 403,437.30 | 430,330.25 | 462,190.09 |
| EXTRANJEROS | 5,757,442.12 | 5,654,826.50 | 5,973,487.04 | 6,257,331.82 | 6,305,090.21 | 6,180,160.70 | 6,511,127.25 | 6,320,565.56 | 6,227,299.34 |
| TOTAL DE INVERSIONES | 450,717.16 | 435,699.12 | 436,663.67 | 462,582.23 | 459,715.20 | 460,309.46 | 411,902.16 | 359,909.85 | 311,130.31 |
| TOTAL DE DEPOSITOS | 2,361,335.97 | 2,510,666.20 | 2,972,935.76 | 3,119,939.42 | 2,506,693.80 | 2,566,032.90 | 3,236,945.15 | 3,115,507.53 | 2,795,612.12 |
| LOCALES | 490,618.23 | 497,674.28 | 519,315.95 | 545,963.75 | 528,460.90 | 529,669.38 | 543,631.12 | 513,096.67 | 465,214.34 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 160,044.72 | 160,076.16 | 138,207.37 | 134,357.61 | 153,843.56 | 140,047.76 | 150,997.53 | 133,486.84 | 141,605.19 |
| DEPOSITOS DE BANCOS | 330,573.51 | 337,598.12 | 381,108.58 | 411,606.14 | 374,617.34 | 389,621.62 | 392,633.59 | 379,609.83 | 323,609.15 |
| EXTRANJEROS | 1,870,717.74 | 2,012,991.92 | 2,453,619.81 | 2,573,975.67 | 1,978,232.89 | 2,036,363.52 | 2,693,314.03 | 2,602,410.86 | 2,330,397.78 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 42,664.93 | 46,423.29 | 68,320.34 | 54,653.50 | 74,624.79 | 135,471.91 | 128,830.54 | 289,878.89 | 208,688.80 |
| DEPOSITOS DE BANCOS | 1,828,052.81 | 1,966,568.63 | 2,385,299.46 | 2,519,322.17 | 1,903,608.10 | 1,900,891.62 | 2,564,483.50 | 2,312,531.97 | 2,121,708.97 |
| PATRIMONIO TOTAL | 873,398.22 | 900,696.81 | 899,492.43 | 996,176.91 | 1,005,398.44 | 1,034,830.67 | 1,045,607.72 | 1,057,875.13 | 1,072,069.77 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 7,102,269.01 | 7,025,151.53 | 7,446,789.43 | 7,729,261.05 | 7,780,667.78 | 7,597,501.66 | 8,048,245.33 | 7,988,401.01 | 8,255,358.93 |
| ACTIVOS GENERADORES DE INGRESOS | 6,250,295.71 | 6,346,051.05 | 6,615,229.63 | 6,861,960.72 | 6,834,904.31 | 6,743,149.97 | 7,072,741.86 | 7,136,078.19 | 7,072,081.97 |
| TOTAL DE PRESTAMOS | 5,859,063.56 | 5,901,694.30 | 6,171,893.07 | 6,408,638.05 | 6,379,688.12 | 6,295,145.69 | 6,648,458.95 | 6,724,832.15 | 6,686,659.21 |
| TOTAL DE INVERSIONES | 391,232.15 | 444,356.75 | 443,336.55 | 453,322.67 | 455,216.18 | 448,004.29 | 424,282.92 | 411,246.04 | 385,422.76 |
| PATRIMONIO TOTAL | 852,472.76 | 875,249.89 | 873,527.04 | 930,322.92 | 939,398.33 | 967,763.74 | 972,550.07 | 1,027,026.02 | 1,038,734.10 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 203,001.61 | 49,595.55 | 101,668.23 | 156,452.73 | 212,709.99 | 53,597.80 | 106,337.73 | 161,970.49 | 220,032.44 |
| EGRESOS DE OPERACIONES | 80,470.80 | 17,509.72 | 35,738.63 | 53,744.92 | 71,803.54 | 17,903.56 | 35,995.25 | 54,712.37 | 75,135.71 |
| INGRESO NETO DE INTERESES | 122,530.81 | 32,085.83 | 65,929.60 | 102,707.81 | 140,906.45 | 35,694.24 | 70,342.49 | 107,258.13 | 144,896.73 |
| OTROS INGRESOS | 146,712.58 | 29,780.86 | 51,580.61 | 101,496.65 | 154,956.22 | 51,305.76 | 97,411.59 | 164,738.73 | 221,940.38 |
| INGRESO DE OPERACIONES | 269,243.39 | 61,866.69 | 117,510.21 | 204,204.46 | 295,862.67 | 87,000.00 | 167,754.07 | 271,996.86 | 366,837.12 |

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|---|------------|-----------|-----------|------------|------------|-----------|------------|------------|------------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| EGRESOS GENERALES | 175,752.84 | 38,465.01 | 69,494.05 | 125,789.23 | 180,127.98 | 58,009.53 | 115,698.55 | 178,622.53 | 248,130.50 |
| UTILIDAD ANTES DE PROVISIONES | 93,490.55 | 23,401.68 | 48,016.17 | 78,415.23 | 115,734.69 | 28,990.47 | 52,055.53 | 93,374.33 | 118,706.62 |
| UTILIDAD DEL PERIODO | 94,707.92 | 23,418.11 | 44,347.73 | 70,974.91 | 107,212.46 | 28,988.89 | 48,608.83 | 87,029.27 | 107,500.83 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 0.00 | 3,125.00 | 4,015.42 | 3,125.00 | 4,034.23 | 8,833.17 | 20,734.92 | 20,734.92 | 5,612.92 |
| TOTAL PROVISIONES PARA PRESTAMOS | 72,751.13 | 72,734.71 | 76,165.18 | 7,302.61 | 2,414.81 | 4,063.10 | 5,203.87 | 8,091.93 | 2,260.03 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.00 | 0.05 | 0.06 | 0.05 | 0.06 | 0.13 | 0.30 | 0.31 | 0.08 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 0.00 | 2,327.51 | 1,896.82 | 233.68 | 59.86 | 46.00 | 25.10 | 39.03 | 40.26 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.20 | 1.21 | 1.19 | 0.11 | 0.04 | 0.06 | 0.08 | 0.12 | 0.03 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 11.74 | 12.60 | 11.69 | 12.64 | 12.38 | 12.86 | 12.44 | 13.07 | 12.78 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 13.38 | 13.94 | 13.19 | 13.91 | 14.07 | 14.73 | 14.27 | 14.88 | 15.31 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 14.38 | 14.95 | 14.09 | 14.87 | 15.04 | 15.76 | 15.12 | 15.67 | 16.03 |
| INDICE DE ADECUACION DE CAPITAL | 14.65 | 15.58 | 14.61 | 15.22 | 15.15 | 16.16 | 15.75 | 16.32 | 16.27 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 35.54 | 23.25 | 25.19 | 20.73 | 31.12 | 36.80 | 30.62 | 29.01 | 46.47 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 11.28 | 8.16 | 9.73 | 8.21 | 9.61 | 11.74 | 11.80 | 11.16 | 15.48 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 54.63 | 40.60 | 39.88 | 35.56 | 49.46 | 54.74 | 43.35 | 40.56 | 57.60 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.52 | 1.48 | 1.34 | 1.38 | 1.57 | 1.72 | 1.37 | 1.63 | 1.52 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.33 | 1.33 | 1.19 | 1.22 | 1.38 | 1.53 | 1.21 | 1.45 | 1.30 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 11.11 | 10.70 | 10.15 | 10.17 | 11.41 | 11.98 | 10.00 | 11.30 | 10.35 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.25 | 3.13 | 3.07 | 3.04 | 3.11 | 3.18 | 3.01 | 3.03 | 3.11 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.29 | 1.10 | 1.08 | 1.04 | 1.05 | 1.06 | 1.02 | 1.02 | 1.06 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.96 | 2.02 | 1.99 | 2.00 | 2.06 | 2.12 | 1.99 | 2.00 | 2.05 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 65.28 | 62.17 | 59.14 | 61.60 | 60.88 | 66.68 | 68.97 | 65.67 | 67.64 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.35 | 1.88 | 1.56 | 1.97 | 2.27 | 3.04 | 2.75 | 3.08 | 3.14 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 175.00 | 180.00 | 175.00 | 177.00 | 182.00 | 183.00 | 181.00 | 182.00 | 186.00 |

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| 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 | 1.38 | 1.31 | 1.15 | 1.11 | 1.06 | 0.92 | 0.87 | 0.93 | 0.87 |