

BANCO LATINOAMERICANO DE COMERCIO EXTERIOR, S.A. (BLADEX)

ESTADISTICAS FINANCIERAS A SEPTIEMBRE 2016 (En Miles de Balboas)

| | 2014 | 2015 | | | | 2016 | | | |
|---------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 8,119,930.28 | 8,045,254.24 | 8,402,089.00 | 8,094,933.27 | 8,374,759.21 | 7,756,705.41 | 7,706,751.55 | 7,357,682.04 | 0.00 |
| ACTIVOS LIQUIDOS | 780,009.65 | 944,371.99 | 991,228.00 | 903,659.15 | 1,299,034.89 | 767,927.49 | 938,182.82 | 748,857.54 | 0.00 |
| TOTAL DE PRESTAMOS | 6,683,828.99 | 6,564,870.51 | 6,914,564.55 | 6,750,895.81 | 6,670,969.15 | 6,510,557.73 | 6,479,735.86 | 6,349,602.41 | 0.00 |
| LOCALES | 378,738.78 | 384,709.82 | 403,437.30 | 430,330.25 | 462,190.09 | 407,842.64 | 449,538.16 | 484,389.64 | 0.00 |
| EXTRANJEROS | 6,305,090.21 | 6,180,160.70 | 6,511,127.25 | 6,320,565.56 | 6,208,779.06 | 6,102,715.09 | 6,030,197.69 | 5,865,212.78 | 0.00 |
| TOTAL DE INVERSIONES | 459,715.20 | 460,309.46 | 411,902.16 | 359,909.85 | 313,622.15 | 340,797.29 | 189,354.01 | 154,730.17 | 0.00 |
| TOTAL DE DEPOSITOS | 2,506,693.80 | 2,566,032.90 | 3,236,945.15 | 3,115,507.53 | 2,795,469.21 | 3,073,378.32 | 3,206,299.63 | 3,126,004.06 | 0.00 |
| LOCALES | 528,460.90 | 529,669.38 | 543,631.12 | 513,096.67 | 465,214.34 | 456,340.80 | 491,581.57 | 472,336.39 | 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 | 153,843.56 | 140,047.76 | 150,997.53 | 133,486.84 | 141,605.19 | 137,710.47 | 168,912.07 | 147,611.51 | 0.00 |
| DEPOSITOS DE BANCOS | 374,617.34 | 389,621.62 | 392,633.59 | 379,609.83 | 323,609.15 | 318,630.32 | 322,669.50 | 324,724.87 | 0.00 |
| EXTRANJEROS | 1,978,232.89 | 2,036,363.52 | 2,693,314.03 | 2,602,410.86 | 2,330,254.86 | 2,617,037.52 | 2,714,718.06 | 2,653,667.68 | 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 | 74,624.79 | 135,471.91 | 128,830.54 | 289,878.89 | 208,688.80 | 392,688.98 | 180,309.10 | 152,367.91 | 0.00 |
| DEPOSITOS DE BANCOS | 1,903,608.10 | 1,900,891.62 | 2,564,483.50 | 2,312,531.97 | 2,121,566.06 | 2,224,348.54 | 2,534,408.96 | 2,501,299.77 | 0.00 |
| PATRIMONIO TOTAL | 1,005,398.44 | 1,034,830.67 | 1,045,607.72 | 1,057,875.13 | 1,056,041.41 | 1,065,874.57 | 1,069,160.15 | 1,083,895.60 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 7,780,667.78 | 7,597,501.66 | 8,048,245.33 | 7,988,401.01 | 8,247,344.75 | 7,900,979.82 | 8,054,420.28 | 7,726,307.65 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 6,834,904.31 | 6,743,149.97 | 7,072,741.86 | 7,136,078.19 | 7,064,067.74 | 6,938,267.49 | 6,997,778.29 | 6,807,569.12 | 0.00 |
| TOTAL DE PRESTAMOS | 6,379,688.12 | 6,295,145.69 | 6,648,458.95 | 6,724,832.15 | 6,677,399.07 | 6,537,714.12 | 6,697,150.20 | 6,550,249.11 | 0.00 |
| TOTAL DE INVERSIONES | 455,216.18 | 448,004.29 | 424,282.92 | 411,246.04 | 386,668.68 | 400,553.37 | 300,628.08 | 257,320.01 | 0.00 |
| PATRIMONIO TOTAL | 939,398.33 | 967,763.74 | 972,550.07 | 1,027,026.02 | 1,030,719.92 | 1,050,352.62 | 1,057,383.93 | 1,070,885.37 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 212,709.99 | 53,597.80 | 106,337.73 | 161,970.49 | 220,032.44 | 61,158.96 | 121,631.19 | 182,881.71 | 0.00 |
| EGRESOS DE OPERACIONES | 71,803.54 | 17,903.56 | 35,995.25 | 54,712.37 | 75,135.71 | 21,716.74 | 44,078.89 | 67,360.68 | 0.00 |

| | | | | | | | | | |
|---|------------|-----------|------------|------------|------------|------------|------------|------------|------|
| INGRESO NETO DE INTERESES | 140,906.45 | 35,694.24 | 70,342.49 | 107,258.13 | 144,896.73 | 39,442.22 | 77,552.30 | 115,521.03 | 0.00 |
| OTROS INGRESOS | 154,956.22 | 51,305.76 | 97,411.59 | 164,738.73 | 224,543.26 | 62,756.05 | 130,961.72 | 170,724.60 | 0.00 |
| INGRESO DE OPERACIONES | 295,862.67 | 87,000.00 | 167,754.07 | 271,996.86 | 369,440.00 | 102,198.27 | 208,514.01 | 286,245.63 | 0.00 |
| EGRESOS GENERALES | 180,127.98 | 58,009.53 | 115,698.55 | 178,622.53 | 249,967.95 | 77,968.27 | 149,223.19 | 195,962.42 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 115,734.69 | 28,990.47 | 52,055.53 | 93,374.33 | 119,472.05 | 24,230.00 | 59,290.83 | 90,283.21 | 0.00 |
| UTILIDAD DEL PERIODO | 107,212.46 | 28,988.89 | 48,608.83 | 87,029.27 | 107,255.24 | 22,999.72 | 46,515.90 | 74,722.69 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 4,034.23 | 8,833.17 | 20,734.92 | 20,734.92 | 5,612.92 | 5,612.92 | 14,221.26 | 49,364.23 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 2,414.81 | 4,063.10 | 5,203.87 | 8,091.93 | 20,780.32 | 22,764.37 | 40,588.80 | 43,779.39 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.06 | 0.13 | 0.30 | 0.31 | 0.08 | 0.09 | 0.22 | 0.78 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 59.86 | 46.00 | 25.10 | 39.03 | 370.22 | 405.57 | 285.41 | 88.69 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.04 | 0.06 | 0.08 | 0.12 | 0.31 | 0.35 | 0.63 | 0.69 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 12.38 | 12.86 | 12.44 | 13.07 | 12.61 | 13.74 | 13.87 | 14.73 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 14.07 | 14.73 | 14.27 | 14.88 | 15.12 | 15.56 | 16.03 | 16.66 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 15.04 | 15.76 | 15.12 | 15.67 | 15.83 | 16.37 | 16.50 | 17.07 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 15.15 | 16.16 | 15.75 | 16.32 | 16.28 | 16.63 | 16.89 | 14.35 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 31.12 | 36.80 | 30.62 | 29.01 | 46.47 | 24.99 | 29.26 | 23.96 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 9.61 | 11.74 | 11.80 | 11.16 | 15.51 | 9.90 | 12.17 | 10.18 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 49.46 | 54.74 | 43.35 | 40.56 | 57.69 | 36.08 | 35.17 | 28.91 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.57 | 1.72 | 1.37 | 1.63 | 1.52 | 1.33 | 1.33 | 1.46 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.38 | 1.53 | 1.21 | 1.45 | 1.30 | 1.16 | 1.16 | 1.29 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 11.41 | 11.98 | 10.00 | 11.30 | 10.41 | 8.76 | 8.80 | 9.30 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.11 | 3.18 | 3.01 | 3.03 | 3.11 | 3.53 | 3.48 | 3.58 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.05 | 1.06 | 1.02 | 1.02 | 1.06 | 1.25 | 1.26 | 1.32 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.06 | 2.12 | 1.99 | 2.00 | 2.05 | 2.27 | 2.22 | 2.26 | 0.00 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 60.88 | 66.68 | 68.97 | 65.67 | 67.66 | 76.29 | 71.57 | 68.46 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.27 | 3.04 | 2.75 | 3.08 | 3.18 | 3.62 | 3.74 | 3.34 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 182.00 | 183.00 | 181.00 | 182.00 | 186.00 | 196.00 | 202.00 | 202.00 | 0.00 |
| NUMERO DE SUCURSALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 36,724.34 | 35,873.61 | 38,202.01 | 37,092.83 | 35,865.43 | 33,217.13 | 32,077.90 | 31,433.68 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 13,773.04 | 14,022.04 | 17,883.67 | 17,118.17 | 15,029.40 | 15,680.50 | 15,872.77 | 15,475.27 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 589.08 | 158.41 | 268.56 | 478.18 | 576.64 | 117.35 | 230.28 | 369.91 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 9.12 | 12.52 | 9.20 | 2.70 | 3.14 | (3.59) | (8.28) | (9.11) | 0.00 |

| | | | | | | | | | |
|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------|
| PRESTAMOS (%) | 10.01 | 8.95 | 8.34 | 0.78 | (0.19) | (0.83) | (6.29) | (5.94) | 0.00 |
| LOCALES (%) | 19.06 | 3.81 | (1.33) | (2.52) | 22.03 | 6.01 | 11.43 | 12.56 | 0.00 |
| EXTRANJEROS (%) | 9.51 | 9.29 | 9.00 | 1.01 | (1.53) | (1.25) | (7.39) | (7.20) | 0.00 |
| DEPOSITOS (%) | 6.16 | 2.21 | 8.88 | (0.14) | 11.52 | 19.77 | (0.95) | 0.34 | 0.00 |
| LOCALES (%) | 7.71 | 6.43 | 4.68 | (6.02) | (11.97) | (13.84) | (9.57) | (7.94) | 0.00 |
| EXTRANJEROS (%) | 5.75 | 1.16 | 9.77 | 1.10 | 17.79 | 28.52 | 0.79 | 1.97 | 0.00 |
| PATRIMONIO (%) | 15.11 | 14.89 | 16.24 | 6.19 | 5.04 | 3.00 | 2.25 | 2.46 | 0.00 |
| UTILIDAD NETA (%) | 13.20 | 23.79 | 9.61 | 22.62 | 0.04 | (20.66) | (4.31) | (14.14) | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 6,677,408.42 | 6,548,103.44 | 6,899,033.50 | 6,738,252.82 | 6,629,987.67 | 6,451,088.12 | 6,426,488.36 | 6,296,762.02 | 0.00 |
| MENCION ESPECIAL | 4,801.14 | 11,997.00 | 11,997.00 | 0.00 | 46,716.03 | 67,456.03 | 34,400.00 | 47,255.56 | 0.00 |
| SUBNORMAL | 909.23 | 4,801.14 | 4,705.88 | 11,997.00 | 9,432.85 | 9,165.03 | 54,221.07 | 35,000.00 | 0.00 |
| DUDOSO | 0.00 | 907.03 | 0.00 | 4,705.88 | 0.00 | 0.00 | 0.00 | 10,056.03 | 0.00 |
| IRRECUPERABLE | 3,125.00 | 3,125.00 | 4,032.03 | 4,032.03 | 5,612.92 | 5,612.92 | 5,215.23 | 4,308.20 | 0.00 |
| TASA DE INTERES ACTIVA | | | | | | | | | |
| COMERCIO | | | | | | | | | |
| AL POR MAYOR | 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 | 3.00 | 3.00 | 3.00 | 3.10 | 3.10 | 3.64 | 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 | 1.06 | 0.93 | 0.87 | 0.93 | 0.87 | 1.21 | 1.15 | 1.37 | 0.00 |

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016