

## BANCO LATINOAMERICANO DE COMERCIO EXTERIOR, S.A. (BLADEx)

### ESTADISTICAS FINANCIERAS A DICIEMBRE 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	7,246,018.21
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	1,063,258.62
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	5,974,620.51
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	459,811.84
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	5,514,808.67
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	117,953.13
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	2,802,851.97
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	422,241.00
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	160,464.32
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	261,776.68
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	2,380,610.98
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	7,255.25
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	2,373,355.73
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	1,080,988.61
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	7,810,388.71
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	6,538,582.47
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	6,322,794.83
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	215,787.64
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	1,068,515.01
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	244,331.49
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	91,136.58

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	153,194.92
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	245,196.77
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	398,391.69
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	277,266.80
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	121,124.89
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	87,580.59
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	53,364.23
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	46,110.93
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.06	0.13	0.30	0.31	0.08	0.09	0.22	0.78	0.89
PROVISIONES / PRESTAMOS VENCIDOS (%)	59.86	46.00	25.10	39.03	370.22	405.57	285.41	88.69	86.41
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.04	0.06	0.08	0.12	0.31	0.35	0.63	0.69	0.77
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.38	12.86	12.44	13.07	12.61	13.74	13.87	14.73	14.92
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.07	14.73	14.27	14.88	15.12	15.56	16.03	16.66	17.74
PATRIMONIO / PRESTAMOS TOTALES (%)	15.04	15.76	15.12	15.67	15.83	16.37	16.50	17.07	18.09
INDICE DE ADECUACION DE CAPITAL	15.15	16.16	15.75	16.32	16.28	16.63	16.89	16.11	16.84
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	31.12	36.80	30.62	29.01	46.47	24.99	29.26	23.96	37.93
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.61	11.74	11.80	11.16	15.51	9.90	12.17	10.18	14.67
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	49.46	54.74	43.35	40.56	57.69	36.08	35.17	28.91	42.14
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.57	1.72	1.37	1.63	1.52	1.33	1.33	1.46	1.34
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.38	1.53	1.21	1.45	1.30	1.16	1.16	1.29	1.12
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.41	11.98	10.00	11.30	10.41	8.76	8.80	9.30	8.20
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.11	3.18	3.01	3.03	3.11	3.53	3.48	3.58	3.74
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.05	1.06	1.02	1.02	1.06	1.25	1.26	1.32	1.39
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	2.34
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	60.88	66.68	68.97	65.67	67.66	76.29	71.57	68.46	69.60
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.27	3.04	2.75	3.08	3.18	3.62	3.74	3.34	3.75
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	182.00	183.00	181.00	182.00	186.00	196.00	202.00	202.00	199.00
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	30,023.22
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	14,084.68
UTILIDAD NETA / EMPLEADOS	589.08	158.41	268.56	478.18	576.64	117.35	230.28	369.91	440.10
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	9.12	12.52	9.20	2.70	3.14	(3.59)	(8.28)	(9.11)	(13.48)

PRESTAMOS (%)	10.01	8.95	8.34	0.78	(0.19)	(0.83)	(6.29)	(5.94)	(10.44)
LOCALES (%)	19.06	3.81	(1.33)	(2.52)	22.03	6.01	11.43	12.56	(0.51)
EXTRANJEROS (%)	9.51	9.29	9.00	1.01	(1.53)	(1.25)	(7.39)	(7.20)	(11.18)
DEPOSITOS (%)	6.16	2.21	8.88	(0.14)	11.52	19.77	(0.95)	0.34	0.26
LOCALES (%)	7.71	6.43	4.68	(6.02)	(11.97)	(13.84)	(9.57)	(7.94)	(9.24)
EXTRANJEROS (%)	5.75	1.16	9.77	1.10	17.79	28.52	0.79	1.97	2.16
PATRIMONIO (%)	15.11	14.89	16.24	6.19	5.04	3.00	2.25	2.46	2.36
UTILIDAD NETA (%)	13.20	23.79	9.61	22.62	0.04	(20.66)	(4.31)	(14.14)	(18.34)
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	5,908,694.24
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	58,672.97
SUBNORMAL	909.23	4,801.14	4,705.88	11,997.00	9,432.85	9,165.03	54,221.07	35,000.00	4,000.00
DUDOSO	0.00	907.03	0.00	4,705.88	0.00	0.00	0.00	10,056.03	35,000.00
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	14,364.23
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	3.93
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	1.38

Nota : Cifras preliminares 2016

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