

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

ESTADISTICAS FINANCIERAS A SEPTIEMBRE 2018 (En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	7,246,018.21	7,130,832.62	6,430,910.80	6,207,741.11	6,273,948.16	5,887,449.64	6,345,236.15	6,578,730.83	0.00
ACTIVOS LIQUIDOS	1,063,258.62	1,268,171.56	815,042.57	795,325.56	668,177.98	557,726.25	681,696.88	791,293.38	0.00
TOTAL DE PRESTAMOS	5,974,620.51	5,688,594.59	5,457,648.02	5,233,398.31	5,427,620.68	5,146,405.62	5,473,764.10	5,589,782.28	0.00
LOCALES	459,811.84	460,938.27	422,753.42	420,133.56	384,180.22	346,178.96	409,228.84	512,258.96	0.00
EXTRANJEROS	5,514,808.67	5,227,656.33	5,034,894.61	4,813,264.75	5,043,440.46	4,800,226.66	5,064,535.26	5,077,523.31	0.00
TOTAL DE INVERSIONES	117,953.13	100,479.30	89,300.42	97,596.02	104,172.28	102,528.68	109,307.84	108,636.00	0.00
TOTAL DE DEPOSITOS	2,802,851.97	3,181,255.89	3,353,554.31	3,003,009.66	2,928,844.45	2,814,214.59	2,989,001.68	2,777,534.67	0.00
LOCALES	422,241.00	489,582.14	490,489.60	558,697.42	536,329.90	470,426.67	488,008.72	397,519.53	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	160,464.32	170,853.11	205,151.33	225,312.41	200,316.39	200,238.66	235,606.32	190,055.80	0.00
DEPOSITOS DE BANCOS	261,776.68	318,729.03	285,338.27	333,385.00	336,013.51	270,188.00	252,402.40	207,463.73	0.00
EXTRANJEROS	2,380,610.98	2,691,673.75	2,863,064.71	2,444,312.24	2,392,514.55	2,343,787.92	2,500,992.96	2,380,015.14	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	7,255.25	207,244.12	208,418.86	202,009.73	185,255.00	246,868.78	183,907.45	148,777.47	0.00
DEPOSITOS DE BANCOS	2,373,355.73	2,484,429.63	2,654,645.85	2,242,302.52	2,207,259.55	2,096,919.14	2,317,085.50	2,231,237.67	0.00
PATRIMONIO TOTAL	1,080,988.61	1,088,519.90	1,032,546.61	1,039,669.79	1,050,233.25	1,054,705.07	1,055,954.19	998,294.87	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	7,810,388.71	7,443,769.01	7,068,831.18	6,782,711.57	6,759,983.19	6,509,141.13	6,388,073.48	6,393,235.97	0.00
ACTIVOS GENERADORES DE INGRESOS	6,538,582.47	6,320,214.46	6,108,019.15	5,917,663.46	5,812,183.30	5,519,004.10	5,565,010.19	5,514,706.30	0.00
TOTAL DE PRESTAMOS	6,322,794.83	6,099,576.16	5,968,691.94	5,791,500.36	5,701,120.60	5,417,500.11	5,465,706.06	5,411,590.29	0.00
TOTAL DE INVERSIONES	215,787.64	220,638.30	139,327.21	126,163.10	111,062.71	101,503.99	99,304.13	103,116.01	0.00
PATRIMONIO TOTAL	1,068,515.01	1,077,197.24	1,050,853.38	1,061,782.69	1,065,610.93	1,071,612.49	1,044,250.40	1,018,982.33	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	244,331.49	59,131.27	115,229.65	170,016.75	225,785.32	57,424.19	119,336.07	184,351.88	0.00
EGRESOS DE OPERACIONES	91,136.58	24,712.54	51,477.43	78,643.42	106,322.94	30,865.49	64,904.42	102,644.18	0.00
INGRESO NETO DE INTERESES	153,194.92	34,418.73	63,752.22	91,373.32	119,462.38	26,558.70	54,431.65	81,707.69	0.00
OTROS INGRESOS	245,196.77	56,561.92	101,393.81	142,584.36	187,102.90	40,985.84	78,222.18	101,554.28	0.00

INGRESO DE OPERACIONES	398,391.69	90,980.65	165,146.02	233,957.68	306,565.28	67,544.55	132,653.83	183,261.97	0.00
EGRESOS GENERALES	277,266.80	62,416.19	113,388.59	160,442.14	211,839.33	50,742.77	96,812.46	133,306.96	0.00
UTILIDAD ANTES DE PROVISIONES	121,124.89	28,564.47	51,757.43	73,515.54	94,725.96	16,801.78	35,841.37	49,955.00	0.00
UTILIDAD DEL PERIODO	87,580.59	24,445.43	43,307.47	63,250.48	85,064.51	14,870.95	32,140.24	(8,880.89)	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	53,364.23	53,364.23	56,648.90	58,340.71	35,000.00	35,000.00	35,000.00	96,844.53	0.00
TOTAL PROVISIONES PARA PRESTAMOS	46,110.93	50,718.97	112,666.59	108,499.95	78,036.94	78,918.66	81,489.92	134,735.75	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.89	0.94	1.04	1.11	0.64	0.68	0.64	1.73	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	86.41	95.04	198.89	185.98	222.96	225.48	232.83	139.13	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.77	0.89	2.06	2.07	1.44	1.53	1.49	2.41	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	14.92	15.26	16.06	16.75	16.74	17.91	16.64	15.17	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.74	18.80	18.61	19.50	18.99	20.09	18.91	17.52	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.09	19.14	18.92	19.87	19.35	20.49	19.29	17.86	0.00
INDICE DE ADECUACION DE CAPITAL	14.92	15.65	16.25	17.37	16.98	17.74	16.62	15.42	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	37.93	39.86	24.30	26.48	22.81	19.82	22.81	28.49	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.67	17.78	12.67	12.81	10.65	9.47	10.74	12.03	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.14	43.02	26.97	29.73	26.37	23.46	26.46	32.40	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.34	1.55	1.42	1.43	1.46	1.08	1.16	(0.21)	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.12	1.31	1.23	1.24	1.26	0.91	1.01	(0.19)	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	8.20	9.08	8.24	7.94	7.98	5.55	6.16	(1.16)	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.74	3.74	3.77	3.83	3.88	4.16	4.29	4.46	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.39	1.56	1.69	1.77	1.83	2.24	2.33	2.48	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.34	2.18	2.09	2.06	2.06	1.92	1.96	1.98	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	69.60	68.60	68.66	68.58	69.10	75.12	72.98	72.74	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.75	3.58	3.32	3.21	3.22	2.97	2.81	2.46	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	199.00	193.00	191.00	189.00	181.00	162.00	163.00	168.00	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	30,023.22	29,474.58	28,574.07	27,689.94	29,986.85	31,767.94	33,581.37	33,272.51	0.00
DEPOSITOS TOTALES / EMPLEADOS	14,084.68	16,483.19	17,557.88	15,888.94	16,181.46	17,371.69	18,337.43	16,532.94	0.00
UTILIDAD NETA / EMPLEADOS	440.10	126.66	226.74	334.66	469.97	91.80	197.18	(52.86)	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(13.48)	(8.07)	(16.55)	(15.63)	(13.42)	(17.44)	(1.33)	5.98	0.00
PRESTAMOS (%)	(10.44)	(12.63)	(15.77)	(17.58)	(9.16)	(9.53)	0.30	6.81	0.00
LOCALES (%)	(0.51)	13.02	(5.96)	(13.27)	(16.45)	(24.90)	(3.20)	21.93	0.00
EXTRANJEROS (%)	(11.18)	(14.34)	(16.51)	(17.94)	(8.55)	(8.18)	0.59	5.49	0.00
DEPOSITOS (%)	0.26	3.51	4.59	(3.93)	4.50	(11.54)	(10.87)	(7.51)	0.00

LOCALES (%)	(9.24)	7.28	(0.22)	18.28	27.02	(3.91)	(0.51)	(28.85)	0.00
EXTRANJEROS (%)	2.16	2.85	5.46	(7.89)	0.50	(12.92)	(12.65)	(2.63)	0.00
PATRIMONIO (%)	2.36	2.12	(3.42)	(4.08)	(2.85)	(3.11)	2.27	(3.98)	0.00
UTILIDAD NETA (%)	(18.34)	6.29	(6.90)	(15.35)	(2.87)	(39.17)	(25.79)	(114.04)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	5,908,694.24	5,632,361.66	5,466,078.04	5,251,537.86	5,446,898.54	5,166,565.19	5,439,134.75	5,605,541.62	0.00
MENCION ESPECIAL	58,672.97	53,587.68	44,872.35	27,535.33	0.00	0.00	61,844.53	0.00	0.00
SUBNORMAL	4,000.00	0.00	6,000.00	10,484.35	23,759.09	19,274.73	19,274.73	0.00	0.00
DUDOSO	35,000.00	4,000.00	0.00	0.00	0.00	0.00	0.00	83,976.40	0.00
IRRECUPERABLE	14,364.23	49,364.23	53,364.23	52,340.71	35,000.00	39,484.35	35,000.00	35,000.00	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	3.93	4.12	4.33	4.41	4.61	4.74	5.14	4.00	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	1.38	1.56	1.59	1.61	1.73	1.87	2.33	2.52	0.00