

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

### ESTADISTICAS FINANCIERAS A DICIEMBRE 2019 ( En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
<b>BALANCE DE SITUACION</b>									
TOTAL DE ACTIVOS	6,273,948.16	5,887,449.64	6,345,236.15	6,578,730.83	7,637,263.38	6,476,738.15	6,602,203.16	6,706,494.58	7,273,215.76
ACTIVOS LIQUIDOS	668,177.98	557,726.25	681,696.88	791,293.38	1,744,950.91	803,262.73	869,190.91	981,207.75	1,178,102.69
TOTAL DE PRESTAMOS	5,427,620.68	5,146,405.62	5,473,764.10	5,589,782.28	5,678,695.41	5,378,236.59	5,468,971.19	5,454,037.34	5,795,068.99
LOCALES	384,180.22	346,178.96	409,228.84	512,258.96	472,786.13	488,144.82	381,877.90	354,160.11	479,009.43
EXTRANJEROS	5,043,440.46	4,800,226.66	5,064,535.26	5,077,523.31	5,205,909.28	4,890,091.77	5,087,093.29	5,099,877.23	5,316,059.56
TOTAL DE INVERSIONES	104,172.28	102,528.68	109,307.84	108,636.00	123,359.81	106,877.71	104,194.74	106,181.44	98,012.22
TOTAL DE DEPOSITOS	2,928,844.45	2,814,214.59	2,989,001.68	2,777,534.67	2,970,821.98	2,747,574.08	3,014,487.87	2,851,470.04	2,888,335.96
LOCALES	536,329.90	470,426.67	488,008.72	397,519.53	400,401.04	462,712.60	569,231.23	502,951.14	548,668.62
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	200,316.39	200,238.66	235,606.32	190,055.80	175,123.54	180,507.76	200,692.61	120,155.76	175,162.63
DEPOSITOS DE BANCOS	336,013.51	270,188.00	252,402.40	207,463.73	225,277.50	282,204.84	368,538.62	382,795.38	373,505.99
EXTRANJEROS	2,392,514.55	2,343,787.92	2,500,992.96	2,380,015.14	2,570,420.94	2,284,861.48	2,445,256.64	2,348,518.90	2,339,667.34
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	185,255.00	246,868.78	183,907.45	148,777.47	215,817.78	257,471.27	162,465.76	162,336.14	122,923.52
DEPOSITOS DE BANCOS	2,207,259.55	2,096,919.14	2,317,085.50	2,231,237.67	2,354,603.17	2,027,390.21	2,282,790.88	2,186,182.75	2,216,743.83
PATRIMONIO TOTAL	1,050,233.25	1,054,705.07	1,055,954.19	998,294.87	1,002,982.41	1,006,348.08	1,012,004.83	1,018,758.83	1,026,066.15
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	6,759,983.19	6,509,141.13	6,388,073.48	6,393,235.97	6,955,605.77	6,182,093.89	6,473,719.65	6,642,612.71	7,455,239.57
ACTIVOS GENERADORES DE INGRESOS	5,812,183.30	5,519,004.10	5,565,010.19	5,514,706.30	5,666,924.09	5,367,024.30	5,578,118.94	5,629,318.53	5,847,568.22
TOTAL DE PRESTAMOS	5,701,120.60	5,417,500.11	5,465,706.06	5,411,590.29	5,553,158.05	5,262,321.10	5,471,367.65	5,521,909.81	5,736,882.20
TOTAL DE INVERSIONES	111,062.71	101,503.99	99,304.13	103,116.01	113,766.04	104,703.19	106,751.29	107,408.72	110,686.02
PATRIMONIO TOTAL	1,065,610.93	1,071,612.49	1,044,250.40	1,018,982.33	1,026,607.83	1,030,526.57	1,033,979.51	1,008,526.85	1,014,524.28
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	225,785.32	57,424.19	119,336.07	184,351.88	258,462.30	73,551.66	144,078.44	209,591.09	273,632.27
EGRESOS DE OPERACIONES	106,322.94	30,865.49	64,904.42	102,644.18	148,808.58	45,538.43	88,149.84	127,539.17	164,905.73
INGRESO NETO DE INTERESES	119,462.38	26,558.70	54,431.65	81,707.69	109,653.72	28,013.24	55,928.60	82,051.92	108,726.54

OTROS INGRESOS	187,102.90	40,985.84	78,222.18	101,554.28	132,450.62	21,730.49	43,646.79	90,095.40	120,860.44
INGRESO DE OPERACIONES	306,565.28	67,544.55	132,653.83	183,261.97	242,104.34	49,743.73	99,575.38	172,147.32	229,586.98
EGRESOS GENERALES	211,839.33	50,742.77	96,812.46	133,306.96	172,761.08	27,661.36	54,355.54	105,772.82	142,953.07
UTILIDAD ANTES DE PROVISIONES	94,725.96	16,801.78	35,841.37	49,955.00	69,343.26	22,082.38	45,219.84	66,374.50	86,633.90
UTILIDAD DEL PERIODO	85,064.51	14,870.95	32,140.24	(8,880.89)	11,828.29	21,140.65	43,467.03	64,010.17	86,203.44
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	35,000.00	35,000.00	35,000.00	96,844.53	64,701.67	64,701.67	64,701.67	61,844.53	61,844.53
TOTAL PROVISIONES PARA PRESTAMOS	78,036.94	78,918.66	81,489.92	134,735.75	99,729.18	100,935.00	101,602.86	100,221.17	97,928.11
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.64	0.68	0.64	1.73	1.14	1.20	1.18	1.13	1.07
PROVISIONES / PRESTAMOS VENCIDOS (%)	222.96	225.48	232.83	139.13	154.14	156.00	157.03	162.05	158.35
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.44	1.53	1.49	2.41	1.76	1.88	1.86	1.84	1.69
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	16.74	17.91	16.64	15.17	13.13	15.54	15.33	15.19	14.11
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	18.99	20.09	18.91	17.52	17.29	18.35	18.16	18.32	17.41
PATRIMONIO / PRESTAMOS TOTALES (%)	19.35	20.49	19.29	17.86	17.66	18.71	18.50	18.68	17.71
INDICE DE ADECUACION DE CAPITAL	18.71	19.81	18.59	17.32	17.08	18.59	18.42	18.90	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	22.81	19.82	22.81	28.49	58.74	29.24	28.83	34.41	40.79
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.65	9.47	10.74	12.03	22.85	12.40	13.17	14.63	16.20
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	26.37	23.46	26.46	32.40	62.89	33.13	32.29	38.13	44.18
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.46	1.08	1.16	(0.21)	0.21	1.58	1.56	1.52	1.47
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.26	0.91	1.01	(0.19)	0.17	1.37	1.34	1.28	1.16
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	7.98	5.55	6.16	(1.16)	1.15	8.21	8.41	8.46	8.50
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.88	4.16	4.29	4.46	4.56	5.48	5.17	4.96	4.68
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.83	2.24	2.33	2.48	2.63	3.39	3.16	3.02	2.82
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.06	1.92	1.96	1.98	1.93	2.09	2.01	1.94	1.86
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	69.10	75.12	72.98	72.74	71.36	55.61	54.59	61.44	62.27
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.22	2.97	2.81	2.46	2.34	1.62	1.56	2.13	2.07
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	181.00	162.00	163.00	168.00	162.00	170.00	169.00	168.00	173.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	29,986.85	31,767.94	33,581.37	33,272.51	35,053.68	31,636.69	32,360.78	32,464.51	33,497.51
DEPOSITOS TOTALES / EMPLEADOS	16,181.46	17,371.69	18,337.43	16,532.94	18,338.41	16,162.20	17,837.21	16,973.04	16,695.58
UTILIDAD NETA / EMPLEADOS	469.97	91.80	197.18	(52.86)	73.01	124.36	257.20	381.01	498.29
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(13.42)	(17.44)	(1.33)	5.98	21.73	10.01	4.05	1.94	(4.77)
PRESTAMOS (%)	(9.16)	(9.53)	0.30	6.81	4.63	4.50	(0.09)	(2.43)	2.05

LOCALES (%)	(16.45)	(24.90)	(3.20)	21.93	23.06	41.01	(6.68)	(30.86)	1.32
EXTRANJEROS (%)	(8.55)	(8.18)	0.59	5.49	3.22	1.87	0.45	0.44	2.12
DEPOSITOS (%)	4.50	(11.54)	(10.87)	(7.51)	1.43	(2.37)	0.85	2.66	(2.78)
LOCALES (%)	27.02	(3.91)	(0.51)	(28.85)	(25.34)	(1.64)	16.64	26.52	37.03
EXTRANJEROS (%)	0.50	(12.92)	(12.65)	(2.63)	7.44	(2.51)	(2.23)	(1.32)	(8.98)
PATRIMONIO (%)	(2.85)	(3.11)	2.27	(3.98)	(4.50)	(4.58)	(4.16)	2.05	2.30
UTILIDAD NETA (%)	(2.87)	(39.17)	(25.79)	(114.04)	(86.09)	42.16	35.24	(820.76)	628.79
CLASIFICACION PRESTAMOS									
NORMAL	5,446,898.54	5,166,565.19	5,439,134.75	5,605,541.62	5,713,722.92	5,414,469.92	5,492,379.39	5,477,749.20	5,817,557.31
MENCION ESPECIAL	0.00	0.00	61,844.53	0.00	0.00	0.00	13,493.00	14,664.79	13,595.26
SUBNORMAL	23,759.09	19,274.73	19,274.73	0.00	0.00	0.00	0.00	0.00	0.00
DUDOSO	0.00	0.00	0.00	83,976.40	64,701.67	0.00	0.00	0.00	0.00
IRRECUPERABLE	35,000.00	39,484.35	35,000.00	35,000.00	0.00	64,701.67	64,701.67	61,844.53	61,844.53
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	4.61	4.74	5.14	4.00	4.00	5.75	5.69	5.60	4.00
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	1.73	1.87	2.33	2.52	2.81	2.87	2.71	2.76	2.19