

BALANCE DE SITUACION
Banco Latinoamericano de Comercio Exterior, S.A.
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2009	2010											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	11,896.01	2.80%	424,385.05	374,588.34	362,034.09	348,592.24	375,824.51	572,159.88	619,425.09	335,306.79	294,882.99	362,672.90	375,111.55	174,228.63	436,281.06
Depositos Locales en Bancos	218.11	805.02%	27.09	39.99	255.66	175.37	33.65	152.32	202.70	481.46	255.27	242.93	239.96	278.90	245.21
A la Vista	218.11	805.02%	27.09	39.99	255.66	175.37	33.65	152.32	202.70	481.46	255.27	242.93	239.96	278.90	245.21
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	11,678.54	2.75%	424,346.48	374,539.75	361,765.37	348,402.26	375,762.21	571,996.54	619,210.73	334,814.89	294,621.50	362,420.77	374,860.65	173,930.10	436,025.02
A la Vista	81,678.54	39.97%	204,346.48	148,139.75	202,865.37	178,702.26	205,762.21	324,796.54	329,210.73	248,414.89	184,621.50	220,320.77	226,060.65	145,330.10	286,025.02
A Plazo	(70,000.00)	(31.82%)	220,000.00	226,400.00	158,900.00	169,700.00	170,000.00	247,200.00	290,000.00	86,400.00	110,000.00	142,100.00	148,800.00	28,600.00	150,000.00
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	(0.64)	(5.62%)	11.48	8.60	13.06	14.61	28.65	11.03	11.66	10.43	6.22	9.20	10.95	19.63	10.83
CARTERA CREDITICIA	1,280,243.06	47.32%	2,705,473.12	2,643,212.60	2,729,005.31	2,861,502.24	2,914,351.79	2,854,379.53	3,018,457.38	3,244,234.23	3,606,937.78	3,677,931.18	3,749,315.04	4,032,765.85	3,985,716.18
Locales	201,493.28	353.55%	56,992.09	60,921.15	60,849.78	75,973.50	100,901.71	100,201.71	155,660.79	220,059.25	235,504.83	271,512.44	240,297.60	245,387.22	258,485.38
Extranjero	1,086,706.39	39.92%	2,722,269.86	2,656,078.69	2,742,243.44	2,859,465.51	2,890,516.58	2,828,883.65	2,944,065.73	3,104,641.73	3,451,899.70	3,475,118.01	3,577,727.76	3,856,088.94	3,808,976.25
Menos Provisiones	7,956.62	10.78%	73,788.83	73,787.24	74,087.91	73,936.77	77,066.49	74,705.83	81,269.14	80,466.75	80,466.75	68,699.27	68,710.31	68,710.31	81,745.45
Locales	1,193.47	93.26%	1,279.68	1,279.68	1,279.68	1,522.31	1,522.31	1,522.31	1,954.30	2,952.85	3,468.02	2,985.95	2,413.09	2,331.91	2,473.16
Extranjero	6,763.14	9.33%	72,509.14	72,507.55	72,808.22	72,414.46	75,544.18	73,183.52	79,314.85	77,513.90	76,998.73	65,713.32	66,297.22	66,378.40	79,272.29
INVERSIONES EN VALORES	(70,561.50)	(11.49%)	614,353.92	613,396.08	616,501.74	615,159.60	615,035.76	625,690.35	627,539.59	656,454.22	662,746.58	704,331.98	628,305.93	557,033.50	543,792.42
Locales	10,693.82	24.43%	43,776.00	43,586.00	43,960.00	43,572.00	43,708.00	43,670.00	43,740.00	44,056.00	49,660.25	80,972.00	95,561.28	67,560.00	54,469.82
Extranjero	(81,255.32)	(14.24%)	570,577.92	569,810.08	572,541.74	571,587.60	571,327.76	582,020.35	583,799.59	612,398.22	613,086.33	623,359.98	532,744.65	489,473.50	489,322.60
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	30,009.67	62.70%	47,859.85	47,659.41	50,759.94	41,892.90	48,373.56	77,017.60	64,458.57	45,281.45	51,959.11	45,674.33	51,111.38	74,931.13	77,869.52
Locales	10,056.80	269.86%	3,726.64	4,053.24	4,311.42	466.14	3,977.44	4,563.09	4,539.20	14,007.47	15,956.98	14,953.73	15,623.52	14,132.99	13,783.44
Extranjero	19,952.87	45.21%	44,133.21	43,606.17	46,448.52	41,426.76	44,396.12	72,454.52	59,919.37	31,273.98	36,002.13	30,720.60	35,487.86	60,798.14	64,086.08
TOTAL DE ACTIVOS	1,251,587.24	33.01%	3,792,071.95	3,678,856.42	3,758,301.07	3,867,146.98	3,953,585.61	4,129,247.37	4,329,880.62	4,281,276.68	4,616,526.45	4,790,610.39	4,803,843.91	4,838,959.12	5,043,659.18
DEPOSITOS	565,117.86	44.96%	1,256,977.97	1,270,196.08	1,355,586.12	1,356,077.64	1,332,000.26	1,428,696.25	1,507,917.33	1,554,746.33	1,745,200.77	1,861,484.09	1,967,127.26	1,829,335.07	1,822,095.82
Locales	149,128.95	136.97%	108,876.22	150,861.68	142,864.13	161,372.18	123,432.86	128,409.55	187,100.69	221,610.11	245,920.11	288,931.45	267,012.59	311,550.71	258,005.17

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	40,000.00	0.00%	0.00	39,000.00	39,000.00	39,000.00	27,000.00	41,000.00	31,000.00	23,000.00	23,000.00	30,000.00	16,000.00	40,000.00	40,000.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	40,000.00	0.00%	0.00	39,000.00	39,000.00	39,000.00	27,000.00	41,000.00	31,000.00	23,000.00	23,000.00	30,000.00	16,000.00	40,000.00	40,000.00
De Ahorros	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Bancos	109,128.95	100.23%	108,876.22	111,861.68	103,864.13	122,372.18	96,432.86	87,409.55	156,100.69	198,610.11	222,920.11	258,931.45	251,012.59	271,550.71	218,005.17
A la Vista	61.91	20.75%	298.32	298.32	297.76	297.29	354.64	331.62	331.55	331.55	331.55	331.55	401.11	407.60	360.23
A Plazo	109,067.03	100.45%	108,577.90	111,563.37	103,566.36	122,074.90	96,078.22	87,077.93	155,769.14	198,278.57	222,588.57	258,599.90	250,611.47	271,143.11	217,644.94
Extranjero	415,988.91	36.23%	1,148,101.75	1,119,334.40	1,212,722.00	1,194,705.45	1,208,567.40	1,300,286.70	1,320,816.64	1,333,136.22	1,499,280.65	1,572,552.65	1,700,114.67	1,517,784.36	1,564,090.66
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	(14,216.40)	(77.50%)	18,343.29	2,365.51	2,180.82	2,317.37	2,234.44	2,737.33	2,416.41	12,208.30	12,722.20	12,234.84	4,253.17	4,281.36	4,126.89
A la Vista	(1,178.20)	(45.05%)	2,615.55	1,637.77	1,452.74	1,589.29	1,506.37	2,008.94	1,688.02	1,529.90	2,043.19	1,555.84	1,564.07	1,591.82	1,437.35
A Plazo	(13,038.20)	(82.90%)	15,727.74	727.74	728.08	728.08	728.08	728.40	728.40	10,678.40	10,679.00	10,679.00	2,689.10	2,689.54	2,689.54
De Ahorros	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Bancos	430,205.31	38.08%	1,129,758.45	1,116,968.89	1,210,541.18	1,192,388.09	1,206,332.95	1,297,549.37	1,318,400.23	1,320,927.92	1,486,558.46	1,560,317.81	1,695,861.51	1,513,503.00	1,559,963.77
A la Vista	50,532.68	102.72%	49,193.30	39,660.25	44,172.37	35,748.27	34,163.06	23,005.47	21,928.34	28,442.30	28,375.73	28,199.74	56,011.77	37,850.75	99,725.99
A Plazo	379,672.63	35.14%	1,080,565.15	1,077,308.64	1,166,368.81	1,156,639.82	1,172,169.89	1,274,543.90	1,296,471.89	1,292,485.62	1,458,182.72	1,532,118.07	1,639,849.74	1,475,652.26	1,460,237.78
OBLIGACIONES	646,734.34	36.08%	1,792,670.97	1,662,213.88	1,664,236.27	1,775,274.07	1,883,387.61	1,932,052.74	2,053,677.81	1,976,830.99	2,114,752.18	2,161,409.86	2,073,299.55	2,222,353.45	2,439,405.32
Locales	0.00	0.00%	0.00	0.00	0.00	102.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	646,734.34	36.08%	1,792,670.97	1,662,213.88	1,664,236.27	1,775,171.91	1,883,387.61	1,932,052.74	2,053,677.81	1,976,830.99	2,114,752.18	2,161,409.86	2,073,299.55	2,222,353.45	2,439,405.32
OTROS PASIVOS	3,221.39	2.63%	122,625.36	129,561.54	121,811.46	109,946.01	111,682.39	140,556.91	141,474.82	114,312.30	115,861.50	127,694.19	120,925.07	130,648.49	125,846.75
Locales	(3,928.52)	(37.23%)	10,552.15	13,964.05	9,040.63	9,379.45	9,007.22	4,061.04	10,369.37	3,211.54	4,512.12	6,233.80	6,351.61	4,753.60	6,623.63
Extranjero	7,149.91	6.38%	112,073.21	115,597.49	112,770.83	100,566.56	102,675.17	136,495.87	131,105.45	111,100.76	111,349.38	121,460.39	114,573.47	125,894.89	119,223.12
PATRIMONIO	36,513.65	5.89%	619,797.64	616,884.91	616,667.23	625,849.26	626,515.36	627,941.47	626,810.66	635,387.06	640,712.01	640,022.24	642,492.02	656,622.11	656,311.29
Capital	2,930.55	1.03%	285,198.77	285,340.34	285,484.56	285,959.89	286,428.79	286,605.15	286,799.88	286,980.39	287,163.52	287,340.75	287,597.15	287,947.02	288,129.32
Reservas de Capital	0.00	0.00%	95,210.15	95,210.15	95,210.15	95,210.15	95,210.15	95,210.15	95,210.15	95,210.15	95,210.15	95,210.15	95,210.15	95,210.15	95,210.15
Otras Reservas	218.66	(7.50%)	(2,916.04)	(3,540.36)	(3,455.61)	(3,658.56)	(3,566.67)	(3,390.17)	(4,255.32)	(3,723.37)	(3,011.25)	(3,779.18)	(3,349.51)	(3,549.23)	(2,697.38)
Utilidad de Periodos Anteriores	14,880.94	7.18%	207,188.27	245,548.79	240,066.95	240,060.46	240,051.38	240,051.38	234,553.98	234,553.98	234,547.90	229,044.41	228,310.01	228,310.01	222,069.21
Utilidad de Periodo	18,983.87	49.49%	38,360.52	2,932.30	4,432.91	10,934.82	11,626.04	14,946.21	21,687.61	26,720.98	31,072.91	33,884.82	41,264.03	52,692.92	57,344.39

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Ganancia o Perdida en Valores Disponible para la Venta	(500.37)	15.42%	(3,244.03)	(8,606.32)	(5,071.75)	(2,657.50)	(3,234.33)	(5,481.25)	(7,185.65)	(4,355.07)	(4,271.22)	(1,678.71)	(6,539.81)	(3,988.76)	(3,744.40)
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	1,251,587.24	33.01%	3,792,071.95	3,678,856.42	3,758,301.08	3,867,146.98	3,953,585.61	4,129,247.37	4,329,880.62	4,281,276.68	4,616,526.45	4,790,610.39	4,803,843.91	4,838,959.12	5,043,659.18