

BALANCE DE SITUACION
Banco Latinoamericano de Comercio Exterior, S.A.
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010	2011											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	403,023.40	92.38%	436,281.06	268,801.06	397,278.32	327,728.56	382,232.30	287,768.19	356,129.45	364,155.92	665,515.00	581,844.62	756,657.95	487,005.00	839,304.46
Depositos Locales en Bancos	(75.42)	(30.76%)	245.21	272.85	322.73	20,559.51	456.06	266.49	471.63	97.94	110.83	95.41	107.42	109.34	169.79
A la Vista	(75.42)	(30.76%)	245.21	272.85	322.73	559.51	456.06	266.49	471.63	97.94	110.83	95.41	107.42	109.34	169.79
A Plazo	0.00	0.00%	0.00	0.00	0.00	20,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	403,097.40	92.45%	436,025.02	268,516.96	396,944.71	307,153.96	381,762.30	287,487.92	355,642.59	364,045.04	665,392.33	581,738.35	756,542.96	486,885.06	839,122.42
A la Vista	513,097.40	179.39%	286,025.02	178,516.96	213,344.71	237,153.96	241,762.30	236,487.92	295,642.59	254,045.04	595,392.33	541,738.35	726,542.96	456,885.06	799,122.42
A Plazo	(110,000.00)	(73.33%)	150,000.00	90,000.00	183,600.00	70,000.00	140,000.00	51,000.00	60,000.00	110,000.00	70,000.00	40,000.00	30,000.00	30,000.00	40,000.00
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	1.42	13.11%	10.83	11.25	10.89	15.10	13.94	13.77	15.22	12.94	11.84	10.87	7.57	10.60	12.25
CARTERA CREDITICIA	886,055.21	22.23%	3,985,716.18	4,016,060.52	4,028,656.29	4,301,969.70	4,362,035.29	4,413,671.71	4,696,693.62	4,754,184.04	4,753,581.69	4,980,565.61	5,040,106.86	5,034,560.86	4,871,771.39
Locales	35,940.09	13.90%	258,485.38	120,491.53	128,457.41	127,913.13	166,362.09	152,562.10	277,906.43	282,572.72	292,702.47	306,826.06	307,432.27	303,413.38	294,425.47
Extranjero	860,366.61	22.61%	3,805,846.52	3,974,184.70	3,978,814.60	4,257,482.20	4,279,098.83	4,344,535.25	4,499,625.98	4,552,447.72	4,540,115.61	4,753,567.75	4,812,526.32	4,815,079.23	4,666,213.13
Menos Provisiones	10,251.49	13.04%	78,615.72	78,615.72	78,615.72	83,425.63	83,425.63	83,425.63	80,838.79	80,836.40	79,236.40	79,828.20	79,851.74	83,931.74	88,867.21
Locales	2,957.24	119.57%	2,473.16	689.14	689.14	898.73	1,364.92	1,276.88	5,385.40	5,385.40	5,667.45	5,589.18	5,658.79	5,478.17	5,430.40
Extranjero	7,294.26	9.58%	76,142.56	77,926.58	77,926.58	82,526.91	82,060.71	82,148.75	75,453.39	75,451.00	73,568.94	74,239.02	74,192.95	78,453.58	83,436.82
INVERSIONES EN VALORES	30,351.80	5.58%	543,792.42	543,854.60	552,396.03	572,056.91	528,266.78	556,734.66	658,348.14	668,192.35	584,651.25	580,094.18	584,208.66	578,229.66	574,144.22
Locales	3,542.18	6.50%	54,469.82	54,684.33	54,462.25	54,493.39	54,726.12	55,259.25	79,852.38	78,150.38	65,248.70	63,202.90	62,769.00	63,092.69	58,012.00
Extranjero	26,809.62	5.48%	489,322.60	489,170.27	497,933.78	517,563.52	473,540.66	501,475.41	578,495.76	590,041.97	519,402.55	516,891.28	521,439.66	515,136.96	516,132.22
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	(9,376.01)	(12.04%)	77,869.52	53,036.12	55,636.63	50,062.77	88,929.50	65,184.87	55,265.78	177,871.68	126,318.62	128,704.99	127,636.24	67,193.01	68,493.51
Locales	6,880.84	49.92%	13,783.44	14,340.45	15,395.23	12,538.60	12,993.01	13,663.29	12,672.62	14,154.11	16,441.71	15,877.17	20,043.24	19,010.58	20,664.28
Extranjero	(16,256.85)	(25.37%)	64,086.08	38,695.67	40,241.40	37,524.17	75,936.49	51,521.59	42,593.16	163,717.57	109,876.91	112,827.82	107,593.01	48,182.43	47,829.23
TOTAL DE ACTIVOS	1,310,054.40	25.97%	5,043,659.18	4,881,752.30	5,033,967.27	5,251,817.95	5,361,463.87	5,323,359.43	5,766,436.99	5,964,403.99	6,130,066.56	6,271,209.40	6,508,609.72	6,166,988.53	6,353,713.59
DEPOSITOS	481,877.66	26.45%	1,822,095.82	1,600,816.62	1,855,913.30	1,909,172.19	2,011,606.68	1,956,763.98	2,085,605.75	2,217,844.64	2,429,562.01	2,496,784.02	2,491,400.73	2,187,563.97	2,303,973.48
Locales	(18,543.54)	(7.19%)	258,005.17	252,899.16	217,407.36	226,543.33	200,006.68	178,709.11	217,806.31	246,216.37	215,858.95	198,307.50	219,946.29	272,975.20	239,461.62

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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	0.00	0.00%	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	35,000.00	40,000.00	40,000.00	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	0.00	0.00%	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	35,000.00	40,000.00	40,000.00	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	(18,543.54)	(8.51%)	218,005.17	212,899.16	177,407.36	186,543.33	160,006.68	138,709.11	177,806.31	206,216.37	180,858.95	158,307.50	179,946.29	232,975.20	199,461.62
A la Vista	(284.59)	(79.00%)	360.23	368.66	379.24	424.67	433.27	435.93	444.29	437.41	439.84	441.79	94.48	93.89	75.64
A Plazo	(18,258.95)	(8.39%)	217,644.94	212,530.50	177,028.12	186,118.66	159,573.41	138,273.18	177,362.02	205,778.96	180,419.12	157,865.71	179,851.81	232,881.31	199,385.98
Extranjero	500,421.21	31.99%	1,564,090.66	1,347,917.46	1,638,505.94	1,682,628.87	1,811,600.00	1,778,054.87	1,867,799.44	1,971,628.27	2,213,703.06	2,298,476.51	2,271,454.44	1,914,588.77	2,064,511.86
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	12,063.71	292.32%	4,126.89	4,143.38	4,156.03	5,880.06	4,407.33	4,416.26	4,423.03	4,178.87	4,186.55	8,862.58	10,243.47	10,251.82	16,190.59
A la Vista	44.40	3.09%	1,437.35	1,444.43	1,456.71	3,180.74	1,698.89	1,707.42	1,714.19	1,460.71	1,468.04	1,600.32	1,472.35	1,480.13	1,481.76
A Plazo	12,019.30	446.89%	2,689.54	2,698.95	2,699.32	2,699.32	2,708.44	2,708.84	2,708.84	2,718.16	2,718.50	7,262.26	8,771.12	8,771.69	14,708.84
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	488,357.50	31.31%	1,559,963.77	1,343,774.08	1,634,349.91	1,676,748.81	1,807,192.67	1,773,638.61	1,863,376.41	1,967,449.40	2,209,516.51	2,289,613.93	2,261,210.97	1,904,336.95	2,048,321.27
A la Vista	(33,229.25)	(33.32%)	99,725.99	31,779.48	39,247.07	32,759.58	31,477.54	28,406.02	20,407.48	26,302.18	50,943.92	107,153.26	92,433.68	99,270.47	66,496.74
A Plazo	521,586.75	35.72%	1,460,237.78	1,311,994.61	1,595,102.83	1,643,989.23	1,775,715.13	1,745,232.59	1,842,968.92	1,941,147.22	2,158,572.58	2,182,460.67	2,168,777.30	1,805,066.48	1,981,824.53
OBLIGACIONES	754,193.77	30.92%	2,439,405.32	2,515,621.40	2,417,741.99	2,599,765.96	2,574,388.06	2,592,017.62	2,902,097.59	2,868,190.62	2,840,636.80	2,891,596.43	3,126,726.19	3,149,689.54	3,193,599.09
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	754,193.77	30.92%	2,439,405.32	2,515,621.40	2,417,741.99	2,599,765.96	2,574,388.06	2,592,017.62	2,902,097.59	2,868,190.62	2,840,636.80	2,891,596.43	3,126,726.19	3,149,689.54	3,193,599.09
OTROS PASIVOS	(24,208.38)	(19.14%)	126,479.97	103,027.58	92,563.23	79,785.22	103,270.35	87,821.02	89,928.00	173,698.93	142,578.30	173,810.10	162,333.87	92,866.42	102,271.59
Locales	(1,050.01)	(16.03%)	6,549.93	6,364.44	2,177.12	3,811.64	4,123.38	3,207.33	4,946.42	4,321.86	2,684.62	5,455.31	5,563.73	3,736.53	5,499.93
Extranjero	(23,158.37)	(19.31%)	119,930.04	96,663.14	90,386.11	75,973.58	99,146.97	84,613.69	84,981.58	169,377.07	139,893.67	168,354.79	156,770.14	89,129.89	96,771.66
PATRIMONIO	98,191.35	14.98%	655,678.08	662,286.70	667,748.75	663,094.58	672,198.79	686,756.81	688,805.65	704,669.79	717,289.46	709,018.86	728,148.93	736,868.60	753,869.43
Capital	6,411.89	2.23%	288,129.32	288,311.61	288,722.55	289,347.80	289,751.26	292,281.58	292,469.13	292,760.69	293,508.76	293,923.17	294,117.40	294,305.35	294,541.21
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	2,347.20	(87.02%)	(2,697.38)	(2,716.62)	(2,482.79)	(3,204.55)	(3,820.48)	(3,055.88)	(3,076.82)	(3,122.32)	(2,776.98)	(2,315.84)	(2,284.96)	(1,548.31)	(350.18)
Utilidad de Periodos Anteriores	26,259.11	11.82%	222,069.21	278,780.39	277,679.07	270,320.26	270,320.26	270,321.36	262,916.44	262,916.44	262,926.76	255,505.41	255,742.09	255,738.25	248,328.32
Utilidad de Periodo	61,157.34	107.84%	56,711.17	5,265.15	10,011.51	11,980.60	22,679.41	32,596.08	41,606.18	53,216.22	69,151.90	76,067.10	89,428.04	97,044.18	117,868.51

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Ganancia o Perdida en Valores Disponible para la Venta	2,015.81	(53.84%)	(3,744.40)	(2,563.97)	(1,391.74)	(559.69)	(1,941.82)	(596.49)	(319.43)	3,688.61	(731.13)	(9,371.14)	(4,063.80)	(3,881.02)	(1,728.59)
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	1,310,054.40	25.97%	5,043,659.18	4,881,752.30	5,033,967.27	5,251,817.95	5,361,463.87	5,323,359.43	5,766,436.99	5,964,403.99	6,130,066.56	6,271,209.40	6,508,609.72	6,166,988.53	6,353,713.59