

BALANCE DE SITUACION
Banco Latinoamericano de Comercio Exterior, S.A.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(135,690.36)	(16.17%)	839,304.46	503,285.46	1,150,341.03	540,197.95	881,343.01	719,271.97	730,606.89	807,114.50	652,554.11	536,734.63	640,658.24	499,991.06	703,614.10
Depositos Locales en Bancos	243.39	143.35%	169.79	180.66	63,310.65	40,793.72	71,154.24	45,338.43	40,404.72	15,177.27	260.69	362.47	552.42	533.06	413.18
A la Vista	243.39	143.35%	169.79	180.66	3,310.65	793.72	1,154.24	338.43	404.72	177.27	260.69	362.47	552.42	533.06	413.18
A Plazo	0.00	0.00%	0.00	0.00	60,000.00	40,000.00	70,000.00	45,000.00	40,000.00	15,000.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	(135,931.20)	(16.20%)	839,122.42	503,092.96	1,087,019.84	499,399.00	810,183.37	673,928.41	690,195.13	791,930.33	652,284.02	536,363.78	640,096.49	499,450.21	703,191.21
A la Vista	(125,931.20)	(15.76%)	799,122.42	473,092.96	1,087,019.84	499,399.00	810,183.37	633,928.41	650,195.13	751,930.33	622,284.02	506,363.78	600,096.49	469,450.21	673,191.21
A Plazo	(10,000.00)	(25.00%)	40,000.00	30,000.00	0.00	0.00	0.00	40,000.00	40,000.00	40,000.00	30,000.00	30,000.00	40,000.00	30,000.00	30,000.00
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	(2.54)	(20.75%)	12.25	11.85	10.54	5.23	5.39	5.14	7.04	6.90	9.40	8.38	9.32	7.78	9.71
CARTERA CREDITICIA	771,554.66	15.84%	4,871,025.20	5,039,676.91	4,662,612.70	5,013,146.83	4,972,420.41	4,892,782.79	5,087,607.77	4,787,053.25	5,035,090.53	5,407,773.09	5,180,925.32	5,383,916.37	5,642,579.86
Locales	(13,991.55)	(4.75%)	294,425.47	213,515.50	213,275.28	210,778.23	119,175.96	118,807.33	157,749.15	180,678.16	215,901.40	237,231.58	246,307.64	219,130.50	280,433.92
Extranjero	769,974.95	16.50%	4,665,147.15	4,914,709.01	4,537,885.02	4,881,578.53	4,932,478.84	4,853,209.84	5,012,009.04	4,688,525.52	4,901,339.55	5,253,518.00	5,016,394.17	5,238,162.36	5,435,122.10
Menos Provisiones	(15,571.26)	(17.59%)	88,547.42	88,547.60	88,547.60	79,209.92	79,234.39	79,234.39	82,150.43	82,150.43	82,150.43	82,976.49	81,776.49	73,376.49	72,976.16
Locales	(3,907.68)	(71.96%)	5,430.40	3,442.26	3,442.26	3,465.86	3,465.86	690.17	1,034.52	1,150.30	1,462.10	1,508.77	1,830.75	1,874.30	1,522.71
Extranjero	(11,663.58)	(14.03%)	83,117.02	85,105.34	85,105.34	75,744.06	75,768.52	78,544.22	81,115.90	81,000.12	80,688.32	81,467.72	79,945.74	71,502.19	71,453.44
INVERSIONES EN VALORES	(242,446.79)	(42.23%)	574,144.22	495,586.87	448,096.57	388,708.78	339,128.66	319,019.93	316,581.35	318,094.78	319,001.17	321,339.68	322,426.83	337,418.55	331,697.43
Locales	(3,678.70)	(6.34%)	58,012.00	54,698.60	52,475.12	52,618.00	52,572.54	50,880.10	48,745.90	49,739.20	49,865.10	49,784.00	49,764.60	49,512.99	54,333.30
Extranjero	(238,768.09)	(46.26%)	516,132.22	440,888.27	395,621.45	336,090.78	286,556.13	268,139.83	267,835.45	268,355.58	269,136.07	271,555.68	272,662.23	287,905.56	277,364.13
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	16,747.83	24.45%	68,493.51	109,054.27	94,894.51	76,944.04	93,994.87	82,591.15	82,111.20	86,005.99	86,884.15	85,840.63	86,081.65	85,883.23	85,241.34
Locales	5,730.26	34.72%	16,505.70	18,657.70	19,294.67	18,350.20	17,159.47	16,396.09	15,267.75	23,350.33	23,426.41	22,161.27	23,280.40	22,763.63	22,235.96
Extranjero	11,017.57	21.19%	51,987.81	90,396.57	75,599.83	58,593.85	76,835.40	66,195.05	66,843.45	62,655.67	63,457.74	63,679.36	62,801.25	63,119.60	63,005.39
TOTAL DE ACTIVOS	410,165.34	6.46%	6,352,967.40	6,147,603.51	6,355,944.80	6,018,997.61	6,286,886.95	6,013,665.84	6,216,907.21	5,998,268.53	6,093,529.95	6,351,688.03	6,230,092.04	6,307,209.20	6,763,132.74
DEPOSITOS	13,517.84	0.59%	2,303,973.48	2,145,692.21	2,482,781.11	2,394,054.18	2,248,577.56	2,179,918.88	2,377,252.16	2,181,145.56	2,183,581.52	2,334,324.79	2,221,315.42	2,155,090.68	2,317,491.33
Locales	143,481.99	59.92%	239,461.62	275,831.30	397,888.84	374,061.38	281,197.68	277,576.10	288,883.96	267,892.17	309,878.66	311,390.73	337,416.94	364,923.44	382,943.61

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			2011 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	110,000.00	275.00%	40,000.00	40,000.00	140,000.00	140,000.00	140,000.00	140,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
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	110,000.00	275.00%	40,000.00	40,000.00	140,000.00	140,000.00	140,000.00	140,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
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	33,481.99	16.79%	199,461.62	235,831.30	257,888.84	234,061.38	141,197.68	137,576.10	138,883.96	117,892.17	159,878.66	161,390.73	187,416.94	214,923.44	232,943.61
A la Vista	(22.13)	(29.26%)	75.64	63.70	86.46	64.82	68.96	62.97	70.28	78.11	66.15	70.99	70.91	74.49	53.51
A Plazo	33,504.12	16.80%	199,385.98	235,767.60	257,802.37	233,996.55	141,128.72	137,513.13	138,813.68	117,814.06	159,812.51	161,319.74	187,346.03	214,848.95	232,890.10
Extranjero	(129,964.15)	(6.30%)	2,064,511.86	1,869,860.90	2,084,892.27	2,019,992.80	1,967,379.89	1,902,342.79	2,088,368.21	1,913,253.39	1,873,702.86	2,022,934.06	1,883,898.47	1,790,167.24	1,934,547.72
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	39,135.39	241.72%	16,190.59	11,400.89	11,889.23	12,011.06	13,980.41	13,905.16	13,923.11	27,159.39	32,130.27	20,510.45	20,405.53	21,738.12	55,325.98
A la Vista	21.02	1.42%	1,481.76	1,483.99	1,735.57	1,478.27	1,627.25	1,473.53	1,483.90	7,052.53	11,943.05	1,491.93	1,491.34	2,743.66	1,502.77
A Plazo	39,114.37	265.92%	14,708.84	9,916.90	10,153.66	10,532.78	12,353.16	12,431.62	12,439.20	20,106.87	20,187.22	19,018.52	18,914.19	18,994.46	53,823.21
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	(169,099.53)	(8.26%)	2,048,321.27	1,858,460.02	2,073,003.05	2,007,981.74	1,953,399.48	1,888,437.63	2,074,445.10	1,886,094.00	1,841,572.59	2,002,423.61	1,863,492.95	1,768,429.12	1,879,221.74
A la Vista	64,053.70	96.33%	66,496.74	73,189.99	150,829.48	114,723.48	113,788.24	60,642.03	219,513.33	77,694.97	99,403.94	109,237.20	71,960.73	92,278.35	130,550.43
A Plazo	(233,153.23)	(11.76%)	1,981,824.53	1,785,270.02	1,922,173.56	1,893,258.26	1,839,611.24	1,827,795.60	1,854,931.77	1,808,399.03	1,742,168.65	1,893,186.41	1,791,532.22	1,676,150.78	1,748,671.30
OBLIGACIONES	324,921.56	10.19%	3,188,015.51	3,111,961.27	3,013,289.43	2,755,113.95	3,147,353.68	2,913,881.45	2,934,307.17	2,901,926.64	2,994,020.57	3,100,772.51	3,097,356.40	3,230,532.59	3,512,937.07
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	324,921.56	10.19%	3,188,015.51	3,111,961.27	3,013,289.43	2,755,113.95	3,147,353.68	2,913,881.45	2,934,307.17	2,901,926.64	2,994,020.57	3,100,772.51	3,097,356.40	3,230,532.59	3,512,937.07
OTROS PASIVOS	(7,771.48)	(7.16%)	108,514.53	126,589.67	95,049.38	97,020.50	109,274.56	127,286.23	109,313.17	113,997.54	105,273.03	105,020.75	89,305.60	82,522.75	100,743.05
Locales	(312.38)	(4.53%)	6,893.36	7,464.64	7,859.99	6,290.72	6,357.29	12,966.47	5,056.33	5,073.91	5,574.20	5,369.70	5,619.15	5,549.76	6,580.98
Extranjero	(7,459.10)	(7.34%)	101,621.17	119,125.03	87,189.39	90,729.78	102,917.28	114,319.77	104,256.84	108,923.63	99,698.83	99,651.05	83,686.45	76,972.99	94,162.07
PATRIMONIO	79,497.43	10.56%	752,463.87	763,360.37	764,824.87	772,808.99	781,681.15	792,579.27	796,034.70	801,198.78	810,654.84	811,569.98	822,114.62	839,063.18	831,961.29
Capital	15,406.08	5.23%	294,541.21	294,768.83	296,352.28	300,961.31	302,027.53	305,397.07	305,583.15	305,616.93	309,087.70	309,266.74	309,446.40	309,657.23	309,947.29
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	380.45	(108.64%)	(350.18)	(926.79)	(1,536.47)	(1,341.27)	(364.33)	2,471.99	1,096.30	(278.00)	(367.74)	(499.85)	315.86	683.84	30.27
Utilidad de Periodos Anteriores	72,833.94	29.33%	248,328.32	364,791.27	355,507.50	346,203.24	346,203.24	346,108.80	344,109.11	344,109.11	344,045.32	334,509.98	332,605.81	332,605.81	321,162.26
Utilidad de Periodo	(11,784.59)	(10.12%)	116,462.95	10,007.85	17,656.65	29,635.50	37,362.30	43,699.00	50,441.28	56,381.80	61,880.20	72,159.37	83,099.50	99,871.32	104,678.37

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Ganancia o Perdida en Valores Disponible para la Venta	2,661.55	(153.97%)	(1,728.59)	(490.93)	1,634.76	2,140.06	1,242.26	(307.75)	(405.29)	158.78	799.20	923.59	1,436.89	1,034.83	932.96
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	410,165.34	6.46%	6,352,967.40	6,147,603.51	6,355,944.80	6,018,997.61	6,286,886.95	6,013,665.84	6,216,907.21	5,998,268.53	6,093,529.95	6,351,688.03	6,230,092.04	6,307,209.20	6,763,132.74