



**Bco. Latinoamericano de Exportaciones
ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

Cuadro No. 18

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	5,571,342.38	4,678,139.48	3,642,044.92	3,134,901.60	2,670,666.86	2,606,363.49	2,289,929.77	1,989,349.16	2,089,119.95	
3 Activos Líquidos	532,641.46	625,875.37	509,138.27	411,680.60	364,244.50	451,138.29	337,819.96	169,922.05	188,599.94	
4 Total de Préstamos	4,156,897.85	3,364,805.69	2,617,894.57	2,187,874.58	1,856,506.52	1,765,333.71	1,702,851.21	1,620,109.35	1,735,136.67	
5 Locales	365,116.30	306,443.49	244,671.15	236,878.98	188,481.51	223,585.22	262,832.34	261,576.72	211,227.52	
6 Extranjeros	3,791,781.55	3,058,362.19	2,373,223.42	1,950,995.60	1,668,025.01	1,541,748.48	1,440,018.87	1,358,532.63	1,523,909.15	
7 Total de Inversiones	686,968.41	580,182.91	413,391.28	415,614.53	332,206.43	324,638.73	168,354.33	129,289.89	114,823.38	
8 Total de Depósitos	1,314,867.34	746,744.86	558,839.52	417,379.32	401,841.78	427,266.41	416,327.15	414,842.84	514,414.32	
9 Locales	194,579.65	75,844.52	62,687.19	93,021.66	52,049.79	79,099.57	31,689.32	41,903.69	43,587.49	
10 Depósitos de Oficiales	317.91	319.40	320.64	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	42.82	43.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12 Depósitos de Bancos	194,218.92	75,481.56	62,366.55	93,021.66	52,049.79	79,099.57	31,689.32	41,903.69	43,587.49	
13 Extranjeros	1,120,287.69	670,900.34	496,152.33	324,357.66	349,791.98	348,166.85	384,637.83	372,939.15	470,826.83	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	1,909.46	46,103.28	6,656.90	31,592.61	42,610.23	25,167.44	3,652.48	134,696.76	109,069.72	
16 Depósitos de Bancos	1,118,378.23	624,797.06	489,495.42	292,765.05	307,181.75	322,999.41	380,985.35	238,242.39	361,757.11	
17 Patrimonio Total	509,756.51	508,846.57	198,894.01	203,098.05	223,941.82	244,709.54	442,477.33	445,972.36	457,127.03	
18 PROMEDIO (12 MESES)										
19 Total de Activos	5,571,342.38	4,678,139.48	3,642,044.92	3,134,901.60	4,121,004.62	3,642,251.49	2,965,987.35	2,562,125.38	2,379,893.40	
20 Activos Generadores de Ingresos	4,843,866.26	3,944,988.60	3,031,285.85	2,603,489.11	3,516,289.61	3,017,480.52	2,451,245.69	2,176,444.17	2,019,336.50	
21 Total de Prestamos	4,156,897.85	3,364,805.69	2,617,894.57	2,187,874.58	3,006,702.19	2,565,069.70	2,160,372.89	1,903,991.96	1,795,821.60	
22 Total de Inversiones	686,968.41	580,182.91	413,391.28	415,614.53	509,587.42	452,410.82	290,872.80	272,452.21	223,514.91	
23 Patrimonio Total	509,756.51	508,846.57	198,894.01	203,098.05	366,849.17	376,778.06	320,685.67	324,535.21	340,534.43	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	350,188.27	53,541.07	89,359.70	124,814.10	155,473.70	25,766.86	49,144.01	69,426.36	88,379.11	
26 Egreso de Operaciones	247,757.54	33,158.33	59,840.42	81,486.84	98,427.27	13,540.72	25,283.09	33,720.22	41,191.55	



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27 Ingreso Neto de Intereses	102,430.73	20,382.74	29,519.27	43,327.26	57,046.43	12,226.14	23,860.92	35,706.14	47,187.56			
28 Otros Ingresos	28,838.50	2,732.13	795.63	8,402.72	10,957.86	1,619.47	16,886.73	21,165.83	22,592.11			
29 Ingreso de Operaciones	131,269.22	23,114.87	30,314.90	51,729.98	68,004.29	13,845.61	40,747.65	56,871.97	69,779.67			
30 Egresos Generales	63,957.95	4,548.44	61,998.26	68,827.41	69,572.68	12,310.61	11,277.32	21,118.64	34,021.53			
31 Utilidad antes de Provisiones	67,311.28	18,566.43	-31,683.36	-17,097.43	-1,568.38	1,535.00	29,470.33	35,753.33	35,758.14			
32 Utilidad del Periodo	4,866.81	-1,433.57	-303,454.04	-288,868.11	-282,401.18	9,618.77	76,732.25	90,933.13	101,751.36			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	967.00	967.00	50,967.00	118,380.08	90,314.26	88,306.09	78,084.39	36,141.00	20,325.00			
35 Total Provisiones Para Préstamos	162,783.65	182,783.65	434,681.99	434,973.35	423,267.08	407,341.52	290,001.84	236,693.36	221,408.76			
36 Préstamos Vencidos / Préstamos Totales (%)	0.02	0.03	1.95	5.41	4.86	5.00	4.59	2.23	1.17			
37 Provisiones / Préstamos Vencidos (%)	16,833.88	18,902.14	852.87	367.44	468.66	461.28	371.40	654.92	1,089.34			
38 Provisiones para Préstamos / Préstamos Totales (%)	3.92	5.43	16.60	19.88	22.80	23.07	17.03	14.61	12.76			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	9.15	10.88	5.46	6.48	8.39	9.39	19.32	22.42	21.88			
41 Patrimonio / Activos Generadores de Ing. (%)	10.52	12.90	6.56	7.80	10.23	11.71	23.65	25.49	24.71			
42 Patrimonio / Préstamos Totales (%)	12.26	15.12	7.60	9.28	12.06	13.86	25.98	27.53	26.35			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	40.51	83.81	91.11	98.63	90.64	105.59	81.14	40.96	36.66			
45 Activos Líquidos / Activos Totales (%)	9.56	13.38	13.98	13.13	13.64	17.31	14.75	8.54	9.03			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	92.76	161.51	165.08	198.21	173.31	181.57	121.58	72.13	58.98			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	-0.15	-20.02	-14.79	-8.03	1.28	6.26	5.57	5.04			
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	-0.12	-16.66	-12.29	-6.85	1.06	5.17	4.73	4.28			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	-1.13	-305.14	-189.64	-76.98	10.21	47.86	37.36	29.88			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	5.43	5.90	6.39	4.42	3.42	4.01	4.25	4.38			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.36	3.95	4.17	2.80	1.79	2.06	2.07	2.04			



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.07	1.95	2.22	1.62	1.62	1.95	2.19	2.34			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	19.68	204.51	133.05	102.31	88.91	27.68	37.13	48.76			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.28	0.05	0.43	0.31	0.21	1.38	1.30	1.12			
56 PRODUCTIVIDAD												
57 Número de Empleados	207.00	203.00	168.00	150.00	158.00	159.00	153.00	153.00	152.00			
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00			
59 Préstamos / Empleados	20,081.63	16,575.40	15,582.71	14,585.83	11,750.04	11,102.73	11,129.75	10,588.95	11,415.37			
60 Depósitos Totales / Empleados	6,352.02	3,678.55	3,326.43	2,782.53	2,543.30	2,687.21	2,721.09	2,711.39	3,384.30			
61 Utilidad Neta / Empleados	0.00	-7.06	-1,806.27	-1,925.79	-1,787.35	60.50	501.52	594.33	669.42			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	-52.06	-44.29	-37.13	-36.54	-21.78			
64 Préstamos (%)	0.00	0.00	0.00	0.00	-55.34	-47.54	-34.95	-25.95	-6.54			
65 Locales (%)	0.00	0.00	0.00	0.00	-48.38	-27.04	7.42	10.43	12.07			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	-56.01	-49.59	-39.32	-30.37	-8.64			
67 Depósitos (%)	0.00	0.00	0.00	0.00	-69.44	-42.78	-25.50	-0.61	28.01			
68 Locales (%)	0.00	0.00	0.00	0.00	-73.25	4.29	-49.45	-54.95	-16.26			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	-68.78	-48.10	-22.48	14.98	34.60			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	-56.07	-51.91	122.47	119.58	104.13			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-770.97	-125.29	-131.48	-136.03			