



Bco. Latinoamericano de Exportaciones
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002		2003				2004			
	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	2,670,666.86	2,606,363.49	2,289,929.77	1,989,349.16	2,089,119.95	1,950,963.23	2,080,800.95	2,007,650.28	2,744,887.36	
3 Activos Líquidos	364,244.50	451,138.29	337,819.96	169,922.05	190,799.94	132,229.20	189,637.85	169,867.90	154,765.63	
4 Total de Préstamos	1,856,506.52	1,765,333.71	1,702,851.21	1,620,109.35	1,735,136.67	1,645,045.19	1,714,260.38	1,639,544.02	2,335,333.75	
5 Locales	188,481.51	223,585.22	262,832.34	261,576.72	211,227.52	135,583.60	225,661.20	278,080.16	284,488.74	
6 Extranjeros	1,668,025.01	1,541,748.48	1,440,018.87	1,358,532.63	1,523,909.15	1,509,461.59	1,488,599.18	1,361,463.86	2,050,845.01	
7 Total de Inversiones	332,206.43	324,638.73	168,354.33	129,289.89	112,295.25	112,447.44	106,486.36	113,921.59	197,784.33	
8 Total de Depósitos	401,841.78	427,266.41	416,327.15	414,842.84	514,414.32	535,697.22	669,596.70	704,889.95	864,159.59	
9 Locales	52,049.79	79,099.57	31,689.32	41,903.69	43,587.49	36,870.79	40,401.69	44,564.79	69,749.34	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46.10	
12 Depósitos de Bancos	52,049.79	79,099.57	31,689.32	41,903.69	43,587.49	36,870.79	40,401.69	44,564.79	69,703.24	
13 Extranjeros	349,791.98	348,166.85	384,637.83	372,939.15	470,826.83	498,826.43	629,195.01	660,325.15	794,410.25	
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	42,610.23	25,167.44	3,652.48	134,696.76	109,069.72	72,117.64	12,037.81	4,003.66	6,435.73	
16 Depósitos de Bancos	307,181.75	322,999.41	380,985.35	238,242.39	361,757.11	426,708.79	617,157.20	656,321.50	787,974.52	
17 Patrimonio Total	223,941.82	244,709.54	442,477.33	445,972.36	457,127.03	482,602.34	498,787.84	479,641.66	661,160.32	
18 PROMEDIO (12 MESES)										
19 Total de Activos	4,121,004.62	3,642,251.49	2,965,987.35	2,562,125.38	2,379,893.40	2,278,663.36	2,185,365.36	1,998,499.72	2,417,003.65	
20 Activos Generadores de Ingresos	3,516,289.61	3,017,480.52	2,451,245.69	2,176,444.17	2,018,072.44	1,923,732.54	1,845,976.14	1,751,432.42	2,190,275.00	
21 Total de Prestamos	3,006,702.19	2,565,069.70	2,160,372.89	1,903,991.96	1,795,821.60	1,705,189.45	1,708,555.80	1,629,826.68	2,035,235.21	
22 Total de Inversiones	509,587.42	452,410.82	290,872.80	272,452.21	222,250.84	218,543.09	137,420.34	121,605.74	155,039.79	
23 Patrimonio Total	366,849.17	376,778.06	320,685.67	324,535.21	340,534.43	363,655.94	470,632.59	462,807.01	559,143.68	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	155,473.70	25,766.86	49,144.01	69,426.36	88,379.11	17,209.45	32,660.83	48,799.64	68,053.27	
26 Egreso de Operaciones	98,427.27	13,540.72	25,283.09	33,720.22	41,191.55	7,289.65	13,048.78	19,923.50	30,846.51	



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27 Ingreso Neto de Intereses	57,046.43	12,226.14	23,860.92	35,706.14	47,187.56	9,919.80	19,612.04	28,876.14	37,206.76	
28 Otros Ingresos	10,957.86	1,619.47	16,886.73	21,165.83	22,592.11	1,855.31	3,379.34	7,609.64	8,913.77	
29 Ingreso de Operaciones	68,004.29	13,845.61	40,747.65	56,871.97	69,779.67	11,775.10	22,991.38	36,485.78	46,120.53	
30 Egresos Generales	69,572.68	12,310.61	11,277.32	21,118.64	34,021.53	1,658.26	10,536.01	19,082.96	20,453.67	
31 Utilidad Antes de Provisiones	-1,568.38	1,535.00	29,470.33	35,753.33	35,758.14	10,116.84	12,455.37	17,402.82	25,666.86	
32 Utilidad del Periodo	-282,401.18	9,618.77	76,732.25	90,933.13	101,751.36	28,353.23	50,314.00	82,145.82	135,420.26	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	90,314.26	88,306.09	78,084.39	36,141.00	20,325.00	21,825.00	21,825.00	18,825.00	0.00	
35 Total Provisiones Para Préstamos	423,267.08	407,341.52	290,001.84	236,693.36	221,408.76	202,912.08	183,730.09	160,817.69	106,352.11	
36 Préstamos Vencidos / Préstamos Totales (%)	4.86	5.00	4.59	2.23	1.17	1.33	1.27	1.15	0.00	
37 Provisiones / Préstamos Vencidos (%)	468.66	461.28	371.40	654.92	1,089.34	929.72	841.83	854.28	0.00	
38 Provisiones Para Préstamos / Préstamos Totales (%)	22.80	23.07	17.03	14.61	12.76	12.33	10.72	9.81	4.55	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	8.39	9.39	19.32	22.42	21.88	24.74	23.97	23.89	24.09	
41 Patrimonio / Activos Generadores de Ing. (%)	10.23	11.71	23.65	25.49	24.74	27.46	27.39	27.35	26.10	
42 Patrimonio / Préstamos Totales (%)	12.06	13.86	25.98	27.53	26.35	29.34	29.10	29.25	28.31	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	90.64	105.59	81.14	40.96	37.09	24.68	28.32	24.10	17.91	
45 Activos Líquidos / Activos Totales (%)	13.64	17.31	14.75	8.54	9.13	6.78	9.11	8.46	5.64	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	173.31	181.57	121.58	72.13	58.92	45.67	44.22	40.26	40.80	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	-8.03	1.28	6.26	5.57	5.04	5.90	5.45	6.25	6.18	
49 Utilidad Neta / Total de Activos (Promedio) (%)	-6.85	1.06	5.17	4.73	4.28	4.98	4.60	5.48	5.60	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	-76.98	10.21	47.86	37.36	29.88	31.19	21.38	23.67	24.22	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.42	3.42	4.01	4.25	4.38	3.58	3.54	3.72	3.11	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	2.80	1.79	2.06	2.07	2.04	1.52	1.41	1.52	1.41	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.62	1.62	1.95	2.19	2.34	2.06	2.12	2.20	1.70	
54 Egresos Generales / Ingresos de Operaciones (%)	102.31	88.91	27.68	37.13	48.76	14.08	45.83	52.30	44.35	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.31	0.21	1.38	1.30	1.12	0.39	0.37	0.58	0.41	
56 PRODUCTIVIDAD										
57 Número de Empleados	158.00	159.00	153.00	153.00	152.00	153.00	150.00	140.00	155.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	
59 Préstamos / Empleados	11,750.04	11,102.73	11,129.75	10,588.95	11,415.37	10,751.93	11,428.40	11,711.03	15,066.67	
60 Depósitos Totales / Empleados	2,543.30	2,687.21	2,721.09	2,711.39	3,384.30	3,501.29	4,463.98	5,034.93	5,575.22	
61 Utilidad Neta / Empleados	-1,787.35	60.50	501.52	594.33	669.42	185.32	335.43	586.76	873.68	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	-52.06	-44.29	-37.13	-36.54	-21.78	-25.15	-9.13	0.92	31.39	
64 Préstamos (%)	-55.34	-47.54	-34.95	-25.95	-6.54	-6.81	0.67	1.20	34.59	
65 Locales (%)	-48.38	-27.04	7.42	10.43	12.07	-39.36	-14.14	6.31	34.68	
66 Extranjeros (%)	-56.01	-49.59	-39.32	-30.37	-8.64	-2.09	3.37	0.22	34.58	
67 Depósitos (%)	-69.44	-42.78	-25.50	-0.61	28.01	25.38	60.83	69.92	67.99	
68 Locales (%)	-73.25	4.29	-49.45	-54.95	-16.26	-53.39	27.49	6.35	60.02	
69 Extranjeros (%)	-68.78	-48.10	-22.48	14.98	34.60	43.27	63.58	77.06	68.73	
70 Patrimonio (%)	-56.07	-51.91	122.47	119.58	104.13	97.21	12.73	7.55	44.63	
71 Utilidad Neta (%)	251.08	-770.97	-125.29	-131.48	-136.03	194.77	-34.43	-9.66	33.09	