



Bco. Latinoamericano de Exportaciones BLADEX
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2003			2004			2005			
	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	2,089,119.95	1,950,963.23	2,080,800.95	2,007,650.28	2,744,887.36	2,783,932.07	2,509,562.54	2,879,604.36	3,153,434.42	
3 Activos Líquidos	190,799.94	132,229.20	189,637.85	169,867.90	154,765.63	246,830.81	164,116.65	207,343.68	229,850.02	
4 Total de Préstamos	1,735,136.67	1,645,045.19	1,714,260.38	1,639,544.02	2,335,333.75	2,230,311.62	2,168,389.85	2,303,599.13	2,554,768.15	
5 Locales	211,227.52	135,583.60	225,661.20	278,080.16	284,488.74	230,660.05	163,039.31	160,957.76	177,192.99	
6 Extranjeros	1,523,909.15	1,509,461.59	1,488,599.18	1,361,463.86	2,050,845.01	1,999,651.58	2,005,350.54	2,142,641.37	2,377,575.15	
7 Total de Inversiones	112,295.25	112,447.44	106,486.36	113,921.59	197,784.33	179,575.57	90,134.22	271,124.56	213,524.94	
8 Total de Depósitos	514,414.32	535,697.22	669,596.70	704,889.95	864,159.59	823,423.71	905,061.29	1,005,729.33	1,046,617.54	
9 Locales	43,587.49	36,870.79	40,401.69	44,564.79	69,749.34	41,095.53	53,964.29	75,140.23	76,505.98	
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	46.10	53.12	60.64	68.25	68.56	
12 Depósitos de Bancos	43,587.49	36,870.79	40,401.69	44,564.79	69,703.24	41,042.42	53,903.65	75,071.98	76,437.42	
13 Extranjeros	470,826.83	498,826.43	629,195.01	660,325.15	794,410.25	782,328.17	851,097.00	930,589.10	970,111.56	
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	109,069.72	72,117.64	12,037.81	4,003.66	6,435.73	36,447.12	36,322.08	11,836.88	59,349.91	
16 Depósitos de Bancos	361,757.11	426,708.79	617,157.20	656,321.50	787,974.52	745,881.05	814,774.93	918,752.22	910,761.65	
17 Patrimonio Total	457,127.03	482,602.34	498,787.84	479,641.66	661,115.34	612,274.98	610,208.02	614,726.58	614,083.72	
18 PROMEDIO (12 MESES)										
19 Total de Activos	2,379,893.40	2,278,663.36	2,185,365.36	1,998,499.72	2,417,003.65	2,367,447.65	2,295,181.75	2,443,627.32	2,949,160.89	
20 Activos Generadores de Ingresos	2,018,072.44	1,923,732.54	1,845,976.14	1,751,432.42	2,190,275.00	2,083,689.91	2,039,635.40	2,164,094.65	2,650,705.58	
21 Total de Prestamos	1,795,821.60	1,705,189.45	1,708,555.80	1,629,826.68	2,035,235.21	1,937,678.41	1,941,325.12	1,971,571.57	2,445,050.95	
22 Total de Inversiones	222,250.84	218,543.09	137,420.34	121,605.74	155,039.79	146,011.51	98,310.29	192,523.08	205,654.64	
23 Patrimonio Total	340,534.43	363,655.94	470,632.59	462,807.01	559,121.18	547,438.66	554,497.93	547,184.12	637,599.53	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	88,379.11	17,209.45	32,660.83	48,799.64	68,053.27	26,675.69	51,736.70	81,695.53	116,822.92	
26 Egreso de Operaciones	41,191.55	7,289.65	13,048.78	19,923.50	30,846.51	15,538.06	30,668.46	48,964.00	71,614.76	



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27 Ingreso Neto de Intereses	47,187.56	9,919.80	19,612.04	28,876.14	37,206.76	11,137.63	21,068.24	32,731.53	45,208.17		
28 Otros Ingresos	22,592.11	1,855.31	3,379.34	7,609.64	8,913.77	1,749.96	2,917.73	4,504.39	8,380.14		
29 Ingreso de Operaciones	69,779.67	11,775.10	22,991.38	36,485.78	46,120.53	12,887.60	23,985.96	37,235.92	53,588.31		
30 Egresos Generales	34,021.53	1,658.26	10,536.01	19,082.96	20,383.12	-7,340.70	1,499.64	17,818.06	25,458.78		
31 Utilidad Antes de Provisiones	35,758.14	10,116.84	12,455.37	17,402.82	25,737.41	20,228.30	22,486.33	19,417.86	28,129.53		
32 Utilidad del Periodo	101,751.36	28,353.23	50,314.00	82,145.82	135,490.81	40,046.90	48,168.22	63,706.67	72,418.34		
33 CALIDAD DE ACTIVOS											
34 Total de Préstamos Vencidos	20,325.00	21,825.00	21,825.00	18,825.00	0.00	1,000.00	2,660.00	4,358.90	0.00		
35 Total Provisiones Para Préstamos	221,408.76	202,912.08	183,730.09	160,817.69	106,352.11	81,568.46	75,705.17	59,508.86	55,250.82		
36 Préstamos Vencidos / Préstamos Totales (%)	1.17	1.33	1.27	1.15	0.00	0.04	0.12	0.19	0.00		
37 Provisiones / Préstamos Vencidos (%)	1,089.34	929.72	841.83	854.28	0.00	8,156.85	2,846.06	1,365.23	0.00		
38 Provisiones para Préstamos / Préstamos Totales (%)	12.76	12.33	10.72	9.81	4.55	3.66	3.49	2.58	2.16		
39 RAZONES DE CAPITAL											
40 Patrimonio / Activos Totales (%)	21.88	24.74	23.97	23.89	24.09	21.99	24.32	21.35	19.47		
41 Patrimonio / Activos Generadores de Ing. (%)	24.74	27.46	27.39	27.35	26.10	25.41	27.02	23.88	22.18		
42 Patrimonio / Préstamos Totales (%)	26.35	29.34	29.10	29.25	28.31	27.45	28.14	26.69	24.04		
43 LIQUIDEZ											
44 Activos Líquidos / Total de Depósitos (%)	37.09	24.68	28.32	24.10	17.91	29.98	18.13	20.62	21.96		
45 Activos Líquidos / Activos Totales (%)	9.13	6.78	9.11	8.46	5.64	8.87	6.54	7.20	7.29		
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	58.92	45.67	44.22	40.26	40.80	51.78	28.09	47.57	42.36		
47 RENTABILIDAD											
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	5.04	5.90	5.45	6.25	6.19	7.69	4.72	3.93	2.73		
49 Utilidad Neta / Total de Activos (Promedio) (%)	4.28	4.98	4.60	5.48	5.61	6.77	4.20	3.48	2.46		
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	29.88	31.19	21.38	23.67	24.23	29.26	17.37	15.52	11.36		
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.38	3.58	3.54	3.72	3.11	5.12	5.07	5.03	4.41		
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	2.04	1.52	1.41	1.52	1.41	2.98	3.01	3.02	2.70		



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.34	2.06	2.12	2.20	1.70	2.14	2.07	2.02	1.71			
54 Egresos Generales / Ingresos de Operaciones (%)	48.76	14.08	45.83	52.30	44.20	-56.96	6.25	47.85	47.51			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.12	0.39	0.37	0.58	0.41	0.34	0.29	0.28	0.32			
56 PRODUCTIVIDAD												
57 Número de Empleados	152.00	153.00	150.00	140.00	155.00	156.00	156.00	160.00	173.00			
58 Número de Sucursales	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00			
59 Préstamos / Empleados	11,415.37	10,751.93	11,428.40	11,711.03	15,066.67	14,296.87	13,899.93	14,397.49	14,767.45			
60 Depósitos Totales / Empleados	3,384.30	3,501.29	4,463.98	5,034.93	5,575.22	5,278.36	5,801.67	6,285.81	6,049.81			
61 Utilidad Neta / Empleados	669.42	185.32	335.43	586.76	874.13	256.71	308.77	398.17	418.60			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	-21.78	-25.15	-9.13	0.92	31.39	42.70	20.61	43.43	14.88			
64 Préstamos (%)	-6.54	-6.81	0.67	1.20	34.59	35.58	26.49	40.50	9.40			
65 Locales (%)	12.07	-39.36	-14.14	6.31	34.68	70.12	-27.75	-42.12	-37.72			
66 Extranjeros (%)	-8.64	-2.09	3.37	0.22	34.58	32.47	34.71	57.38	15.93			
67 Depósitos (%)	28.01	25.38	60.83	69.92	67.99	53.71	35.17	42.68	21.11			
68 Locales (%)	-16.26	-53.39	27.49	6.35	60.02	11.46	33.57	68.61	9.69			
69 Extranjeros (%)	34.60	43.27	63.58	77.06	68.73	56.83	35.27	40.93	22.12			
70 Patrimonio (%)	104.13	97.21	12.73	7.55	44.62	26.87	22.34	28.16	-7.11			
71 Utilidad Neta (%)	-136.03	194.77	-34.43	-9.66	33.16	41.24	-4.26	-22.45	-46.55			