



Banco Latinoamericano de Exportaciones, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	3,928,531.96	4,185,178.12	3,944,199.04	4,401,584.96	4,729,824.24	5,104,237.31	5,376,133.09	5,313,787.97	4,452,131.45	
Activos Líquidos	303,650.42	229,046.23	230,906.61	328,253.85	401,327.79	487,583.78	348,888.54	445,219.95	900,408.39	
Total de Préstamos	2,929,506.05	3,245,204.31	3,346,318.29	3,421,910.74	3,662,194.69	3,704,904.16	4,034,845.68	3,799,062.21	2,563,995.56	
Locales	192,904.05	158,085.90	155,445.39	163,200.57	250,942.29	396,741.17	372,957.12	221,802.76	144,449.26	
Extranjeros	2,736,602.00	3,087,118.41	3,190,872.89	3,258,710.16	3,411,252.40	3,308,163.00	3,661,888.56	3,577,259.45	2,419,546.29	
Total de Inversiones	577,658.36	632,092.66	275,295.07	575,647.51	575,308.87	802,295.10	872,542.63	909,160.10	913,369.67	
Total de Depósitos	1,056,674.08	1,380,142.88	1,380,740.16	1,448,903.60	1,513,036.58	1,423,205.73	1,737,019.47	1,551,939.77	1,169,705.85	
Locales	140,528.29	188,400.42	267,002.90	194,008.66	225,714.91	184,800.52	154,482.02	103,558.71	69,284.76	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	0.00	7,300.00	0.00	0.00	0.00	0.00	10,000.00	
Depósitos de Bancos	140,528.29	188,400.42	267,002.90	186,708.66	225,714.91	184,800.52	154,482.02	103,558.71	59,284.76	
Extranjeros	916,145.79	1,191,742.46	1,113,737.26	1,254,894.94	1,287,321.68	1,238,405.21	1,582,537.45	1,448,381.05	1,100,421.09	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	7,843.68	70,671.77	72,649.02	62,012.15	41,644.08	12,455.07	57,231.39	31,786.97	6,040.08	
Depósitos de Bancos	908,302.11	1,121,070.69	1,041,088.24	1,192,882.80	1,245,677.60	1,225,950.15	1,525,306.06	1,416,594.08	1,094,381.00	
Patrimonio Total	585,619.85	589,567.63	592,997.02	595,842.53	590,211.18	581,354.40	607,992.37	577,379.85	506,505.57	
PROMEDIO (12 MESES)										
Total de Activos	3,549,075.56	3,649,858.37	3,737,705.37	3,926,864.39	4,329,178.10	4,644,707.71	4,660,166.06	4,857,686.46	4,590,977.84	
Activos Generadores de Ingresos	3,145,630.18	3,371,014.71	3,432,346.32	3,656,172.62	3,872,333.99	4,192,248.12	4,264,500.83	4,352,890.28	3,857,434.40	
Total de Prestamos	2,750,038.53	2,895,778.62	3,004,896.20	3,083,004.46	3,295,850.37	3,475,054.24	3,690,581.98	3,610,486.48	3,113,095.13	
Total de Inversiones	395,591.65	475,236.09	427,450.12	573,168.16	576,483.62	717,193.88	573,918.85	742,403.80	744,339.27	
Patrimonio Total	603,653.87	588,366.50	578,945.43	584,131.75	587,915.51	585,461.01	600,494.70	586,611.19	548,358.37	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	194,600.53	58,076.37	118,518.17	185,049.77	255,282.15	66,855.82	127,325.75	190,081.54	243,165.45	
Egreso de Operaciones	139,898.93	42,967.29	88,099.26	138,230.38	190,600.20	46,511.35	87,050.99	128,513.08	166,487.57	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	54,701.60	15,109.07	30,418.91	46,819.39	64,681.95	20,344.47	40,274.76	61,568.47	76,677.88
Otros Ingresos	8,345.83	3,510.84	8,233.37	9,414.90	13,236.12	1,915.27	6,265.96	8,350.55	8,179.28
Ingreso de Operaciones	63,047.43	18,619.92	38,652.28	56,234.29	77,918.07	22,259.74	46,540.72	69,919.01	84,857.16
Egresos Generales	-7,174.36	591.76	312.34	4,932.64	17,511.97	8,091.04	19,396.91	29,365.00	52,302.93
Utilidad Antes de Provisiones	70,221.78	18,028.15	38,339.94	51,301.65	60,406.10	14,168.70	27,143.81	40,554.01	32,554.23
Utilidad del Periodo	54,720.07	12,674.04	26,750.81	36,328.14	48,412.43	14,168.70	30,347.34	44,599.20	51,094.61
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Provisiones Para Préstamos	51,265.52	56,612.90	68,974.33	72,622.73	69,643.19	69,872.11	69,760.75	69,085.99	54,647.90
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones Para Préstamos / Préstamos Totales (%)	1.75	1.74	2.06	2.12	1.90	1.89	1.73	1.82	2.13
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	14.91	14.09	15.03	13.54	12.48	11.39	11.31	10.87	11.38
Patrimonio / Activos Generadores de Ing. (%)	16.70	15.21	16.37	14.91	13.93	12.90	12.39	12.26	14.57
Patrimonio / Préstamos Totales (%)	19.99	18.17	17.72	17.41	16.12	15.69	15.07	15.20	19.75
Indice de Adecuacion de Capital	15.70	15.06	15.89	14.61	14.13	14.11	13.95	14.42	18.80
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	28.74	16.60	16.72	22.66	26.52	34.26	20.09	28.69	76.98
Activos Líquidos / Activos Totales (%)	7.73	5.47	5.85	7.46	8.49	9.55	6.49	8.38	20.22
Activos Líquidos + Inversiones / Depósitos Totales (%)	83.40	62.39	36.66	62.39	64.55	90.63	70.32	87.27	155.06
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.74	1.50	1.56	1.32	1.25	1.35	1.42	1.37	1.32
Utilidad Neta / Total de Activos (Promedio) (%)	1.54	1.39	1.43	1.23	1.12	1.22	1.30	1.22	1.11
Utilidad Neta / Patrimonio Total (Promedio) (%)	9.06	8.62	9.24	8.29	8.23	9.68	10.11	10.14	9.32
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.19	6.89	6.91	6.75	6.59	6.38	5.97	5.82	6.30
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.45	5.10	5.13	5.04	4.92	4.44	4.08	3.94	4.32
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.74	1.79	1.77	1.71	1.67	1.94	1.89	1.89	1.99



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Egresos Generales / Ingresos de Operaciones (%)	-11.38	3.18	0.81	8.77	22.47	36.35	41.68	42.00	61.64
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.27	0.42	0.48	0.34	0.34	0.18	0.29	0.26	0.21
PRODUCTIVIDAD									
Número de Empleados	169.00	166.00	164.00	170.00	177.00	182.00	184.00	178.00	176.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	17,334.36	19,549.42	20,404.38	20,128.89	20,690.37	20,356.62	21,928.51	21,343.05	14,568.16
Depósitos Totales / Empleados	6,252.51	8,314.11	8,419.15	8,522.96	8,548.23	7,819.81	9,440.32	8,718.76	6,646.06
Utilidad Neta / Empleados	323.79	76.35	163.11	213.69	273.52	77.85	164.93	250.56	290.31
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	23.94	34.38	11.70	27.50	20.40	21.96	36.30	20.72	-5.87
Préstamos (%)	13.96	27.45	25.64	24.70	25.01	14.17	20.58	11.02	-29.99
Locales (%)	8.87	-11.40	-30.05	-30.34	30.09	150.97	139.93	35.91	-42.44
Extranjeros (%)	14.34	30.37	30.71	29.84	24.65	7.16	14.76	9.78	-29.07
Depósitos (%)	0.96	20.62	11.83	31.24	43.19	3.12	25.80	7.11	-22.69
Locales (%)	83.68	139.72	130.65	150.67	60.62	-1.91	-42.14	-46.62	-69.30
Extranjeros (%)	-5.56	11.84	-0.47	22.23	40.51	3.92	42.09	15.42	-14.52
Patrimonio (%)	-5.80	0.41	4.97	4.09	0.78	-1.39	2.53	-3.10	-14.18
Utilidad Neta (%)	-31.62	-23.59	-0.88	-7.73	-11.53	11.79	13.44	22.77	5.54
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	2,980,771.57	3,301,817.21	3,415,292.62	3,494,533.47	3,731,837.88	3,774,776.27	4,104,606.43	3,868,148.20	2,618,643.46
Mencion Especial	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subnormal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dudoso	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Resto del País	7.00	6.67	0.00	6.50	7.00	5.67	4.33	4.33	4.50



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Al por Menor	7.00	7.00	7.00	7.00	7.00	6.00	6.00	5.00	5.00
Consumo									
Vivienda Hipotecaria	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Tarjeta de Crédito	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
Persona Natural	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Persona Juridica	5.00	5.25	5.40	5.67	0.00	0.00	0.00	0.00	3.50