



Banco Latinoamericano de Comercio Exterior, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	4,729,824.24	5,104,237.31	5,376,133.09	5,313,787.97	4,322,812.74	4,058,064.74	4,011,752.64	3,646,321.17	3,792,071.95	
Activos Líquidos	401,327.79	487,583.78	348,888.54	445,219.95	900,408.39	605,053.41	484,519.90	460,262.20	424,385.05	
Total de Préstamos	3,662,194.69	3,704,904.16	4,034,845.68	3,799,062.21	2,563,995.56	2,542,991.54	2,591,388.01	2,517,886.71	2,705,473.12	
Locales	250,942.29	396,741.17	372,957.12	221,802.76	144,449.26	171,708.68	159,762.07	77,651.68	55,712.41	
Extranjeros	3,411,252.40	3,308,163.00	3,661,888.56	3,577,259.45	2,419,546.29	2,371,282.86	2,431,625.95	2,440,235.03	2,649,760.71	
Total de Inversiones	575,308.87	802,295.10	872,542.63	909,160.10	788,240.71	856,516.45	879,386.95	618,034.78	614,353.92	
Total de Depósitos	1,513,036.58	1,423,205.73	1,737,019.47	1,551,939.77	1,169,705.85	1,216,766.44	1,261,055.90	1,222,226.95	1,256,977.97	
Locales	225,714.91	184,800.52	154,482.02	103,558.71	69,284.76	83,715.90	107,842.68	97,794.49	108,876.22	
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	0.00	10,000.00	0.00	0.00	0.00	0.00	
Depósitos de Bancos	225,714.91	184,800.52	154,482.02	103,558.71	59,284.76	83,715.90	107,842.68	97,794.49	108,876.22	
Extranjeros	1,287,321.68	1,238,405.21	1,582,537.45	1,448,381.05	1,100,421.09	1,133,050.54	1,153,213.22	1,124,432.46	1,148,101.75	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	41,644.08	12,455.07	57,231.39	31,786.97	6,040.08	5,319.49	12,133.55	2,979.69	18,343.29	
Depósitos de Bancos	1,245,677.60	1,225,950.15	1,525,306.06	1,416,594.08	1,094,381.00	1,127,731.04	1,141,079.67	1,121,452.78	1,129,758.45	
Patrimonio Total	590,211.18	581,354.40	607,992.37	577,379.85	534,986.00	552,780.63	591,381.19	611,271.75	619,797.64	
PROMEDIO (12 MESES)										
Total de Activos	4,329,178.10	4,644,707.71	4,660,166.06	4,857,686.46	4,526,318.49	4,581,151.02	4,693,942.87	4,480,054.57	4,057,442.34	
Activos Generadores de Ingresos	3,872,333.99	4,192,248.12	4,264,500.83	4,352,890.28	3,794,869.91	3,953,353.63	4,189,081.64	3,922,071.90	3,336,031.65	
Total de Prestamos	3,295,850.37	3,475,054.24	3,690,581.98	3,610,486.48	3,113,095.13	3,123,947.85	3,313,116.85	3,158,474.46	2,634,734.34	
Total de Inversiones	576,483.62	717,193.88	573,918.85	742,403.80	681,774.79	829,405.78	875,964.79	763,597.44	701,297.31	
Patrimonio Total	587,915.51	585,461.01	600,494.70	586,611.19	562,598.59	567,067.52	599,686.78	594,325.80	577,391.82	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	255,282.15	66,855.82	127,325.75	190,081.54	240,756.32	40,228.50	78,179.45	112,302.55	140,201.06	
Egreso de Operaciones	190,600.20	46,511.35	87,050.99	128,513.08	164,706.43	24,748.96	45,699.16	62,452.23	74,969.79	



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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	64,681.95	20,344.47	40,274.76	61,568.47	76,049.89	15,479.55	32,480.29	49,850.32	65,231.27
Otros Ingresos	13,236.12	1,915.27	6,265.96	8,350.55	-5,084.67	9,361.22	16,152.61	20,450.84	24,897.89
Ingreso de Operaciones	77,918.07	22,259.74	46,540.72	69,919.01	70,965.23	24,840.76	48,632.91	70,301.16	90,129.16
Egresos Generales	17,511.97	8,091.04	19,396.91	29,365.00	51,683.94	11,704.49	19,447.83	27,381.63	36,937.77
Utilidad Antes de Provisiones	60,406.10	14,168.70	27,143.81	40,554.01	19,281.28	13,136.28	29,185.08	42,919.54	53,191.39
Utilidad del Periodo	48,412.43	14,168.70	30,347.34	44,599.20	37,821.66	7,949.22	14,916.23	27,481.54	38,360.52
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,750.00
Total Provisiones Para Préstamos	69,643.19	69,872.11	69,760.75	69,085.99	54,647.90	80,575.37	90,244.58	89,880.29	73,788.83
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,283.28
Provisiones Para Préstamos / Préstamos Totales (%)	1.90	1.89	1.73	1.82	2.13	3.17	3.48	3.57	2.73
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	12.48	11.39	11.31	10.87	12.38	13.62	14.74	16.76	16.34
Patrimonio / Activos Generadores de Ing. (%)	13.93	12.90	12.39	12.26	15.96	16.26	17.04	19.49	18.67
Patrimonio / Préstamos Totales (%)	16.12	15.69	15.07	15.20	20.87	21.74	22.82	24.28	22.91
Indice de Adecuacion de Capital	14.13	14.11	13.95	14.42	0.00	18.90	20.20	22.10	22.47
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	26.52	34.26	20.09	28.69	76.98	49.73	38.42	37.66	33.76
Activos Líquidos / Activos Totales (%)	8.49	9.55	6.49	8.38	20.83	14.91	12.08	12.62	11.19
Activos Líquidos + Inversiones / Depósitos Totales (%)	64.55	90.63	70.32	87.27	144.37	120.12	108.16	88.22	82.64
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.25	1.35	1.42	1.37	1.00	0.80	0.71	0.93	1.15
Utilidad Neta / Total de Activos (Promedio) (%)	1.12	1.22	1.30	1.22	0.84	0.69	0.64	0.82	0.95
Utilidad Neta / Patrimonio Total (Promedio) (%)	8.23	9.68	10.11	10.14	6.72	5.61	4.97	6.17	6.64
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.59	6.38	5.97	5.82	6.34	4.07	3.73	3.82	4.20
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.92	4.44	4.08	3.94	4.34	2.50	2.18	2.12	2.25



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.67	1.94	1.89	1.89	2.00	1.57	1.55	1.69	1.96
Egresos Generales / Ingresos de Operaciones (%)	22.47	36.35	41.68	42.00	72.83	47.12	39.99	38.95	40.98
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.34	0.18	0.29	0.26	-0.13	0.95	0.77	0.70	0.75
PRODUCTIVIDAD									
Número de Empleados	177.00	182.00	184.00	178.00	176.00	153.00	150.00	156.00	151.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	20,690.37	20,356.62	21,928.51	21,343.05	14,568.16	16,620.86	17,275.92	16,140.30	17,917.04
Depósitos Totales / Empleados	8,548.23	7,819.81	9,440.32	8,718.76	6,646.06	7,952.72	8,407.04	7,834.79	8,324.36
Utilidad Neta / Empleados	273.52	77.85	164.93	250.56	214.90	51.96	99.44	176.16	254.04
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	20.40	21.96	36.30	20.72	-8.61	-20.50	-25.38	-31.38	-12.28
Préstamos (%)	25.01	14.17	20.58	11.02	-29.99	-31.36	-35.77	-33.72	5.52
Locales (%)	30.09	150.97	139.93	35.91	-42.44	-56.72	-57.16	-64.99	-61.43
Extranjeros (%)	24.65	7.16	14.76	9.78	-29.07	-28.32	-33.60	-31.78	9.51
Depósitos (%)	43.19	3.12	25.80	7.11	-22.69	-14.51	-27.40	-21.25	7.46
Locales (%)	60.62	-1.91	-42.14	-46.62	-69.30	-54.70	-30.19	-5.57	57.14
Extranjeros (%)	40.51	3.92	42.09	15.42	-14.52	-8.51	-27.13	-22.37	4.33
Patrimonio (%)	0.78	-1.39	2.53	-3.10	-9.36	-4.92	-2.73	5.87	15.85
Utilidad Neta (%)	-11.53	11.79	13.44	22.77	-21.88	-43.90	-50.85	-38.38	1.42
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	3,731,837.88	3,774,776.27	4,104,606.43	3,868,148.20	2,618,643.46	2,623,566.91	2,651,632.60	2,572,017.01	2,743,511.95
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	30,000.00	35,750.00	35,750.00
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									



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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	6.00	4.50	4.50	0.00	0.00	0.00	0.00	0.00
Al por Menor	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	3.50	3.79	0.00	0.00	0.00