

BANCO LATINOAMERICANO DE COMERCIO EXTERIOR, S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	4,322,812.74	4,058,064.74	4,011,752.64	3,646,321.17	3,792,071.95	3,867,146.98	4,329,880.62	4,790,610.39	5,043,659.18
ACTIVOS LIQUIDOS	900,408.39	605,053.41	484,519.90	460,262.20	424,385.05	348,592.24	619,425.09	362,672.90	436,281.06
TOTAL DE PRESTAMOS	2,563,995.56	2,542,991.54	2,591,388.01	2,517,886.71	2,705,473.12	2,861,502.24	3,018,457.38	3,677,931.18	3,985,716.18
LOCALES	144,449.26	171,708.68	159,762.07	77,651.68	55,712.41	74,451.19	153,706.50	268,526.49	256,012.22
EXTRANJEROS	2,419,546.29	2,371,282.86	2,431,625.95	2,440,235.03	2,649,760.71	2,787,051.05	2,864,750.88	3,409,404.69	3,729,703.96
TOTAL DE INVERSIONES	788,240.71	856,516.45	879,386.95	618,034.78	614,353.92	615,159.60	627,539.59	704,331.98	543,792.42
TOTAL DE DEPOSITOS	1,169,705.85	1,216,766.44	1,261,055.90	1,222,226.95	1,256,977.97	1,356,077.64	1,507,917.33	1,861,484.09	1,822,095.82
LOCALES	69,284.76	83,715.90	107,842.68	97,794.49	108,876.22	161,372.18	187,100.69	288,931.45	258,005.17
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	10,000.00	0.00	0.00	0.00	0.00	39,000.00	31,000.00	30,000.00	40,000.00
DEPOSITOS DE BANCOS	59,284.76	83,715.90	107,842.68	97,794.49	108,876.22	122,372.18	156,100.69	258,931.45	218,005.17
EXTRANJEROS	1,100,421.09	1,133,050.54	1,153,213.22	1,124,432.46	1,148,101.75	1,194,705.45	1,320,816.64	1,572,552.65	1,564,090.66
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	6,040.08	5,319.49	12,133.55	2,979.69	18,343.29	2,317.37	2,416.41	12,234.84	4,126.89
DEPOSITOS DE BANCOS	1,094,381.00	1,127,731.04	1,141,079.67	1,121,452.78	1,129,758.45	1,192,388.09	1,318,400.23	1,560,317.81	1,559,963.77
PATRIMONIO TOTAL	534,986.00	552,780.63	591,381.19	611,271.75	619,797.64	625,849.26	626,810.66	640,022.24	656,311.29
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	4,526,318.49	4,581,151.02	4,693,942.87	4,480,054.57	4,057,442.34	3,962,605.86	4,170,816.63	4,218,465.78	4,417,865.56
ACTIVOS GENERADORES DE INGRESOS	3,794,869.91	3,953,353.63	4,189,081.64	3,922,071.90	3,336,031.65	3,438,084.92	3,558,385.96	3,759,092.33	3,924,667.82
TOTAL DE PRESTAMOS	3,113,095.13	3,123,947.85	3,313,116.85	3,158,474.46	2,634,734.34	2,702,246.89	2,804,922.69	3,097,908.95	3,345,594.65
TOTAL DE INVERSIONES	681,774.79	829,405.78	875,964.79	763,597.44	701,297.31	735,838.03	753,463.27	661,183.38	579,073.17
PATRIMONIO TOTAL	562,598.59	567,067.52	599,686.78	594,325.80	577,391.82	589,314.95	609,095.93	625,647.00	638,054.47
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	240,756.32	40,228.50	78,179.45	112,302.55	140,201.06	25,807.85	53,137.03	84,405.49	117,278.22
EGRESOS DE OPERACIONES	164,706.43	24,748.96	45,699.16	62,452.23	74,969.79	10,591.36	20,791.93	32,284.41	44,145.73
INGRESO NETO DE INTERESES	76,049.89	15,479.55	32,480.29	49,850.32	65,231.27	15,216.49	32,345.10	52,121.08	73,132.49

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OTROS INGRESOS	(5,084.67)	9,361.22	16,152.61	20,450.84	24,897.89	3,549.93	7,038.32	11,079.63	24,156.11
INGRESO DE OPERACIONES	70,965.23	24,840.76	48,632.91	70,301.16	90,129.16	18,766.42	39,383.42	63,200.71	97,288.60
EGRESOS GENERALES	51,683.94	11,704.49	19,447.83	27,381.63	36,937.77	11,298.31	22,057.74	33,584.73	44,778.43
UTILIDAD ANTES DE PROVISIONES	19,281.28	13,136.28	29,185.08	42,919.54	53,191.39	7,468.10	17,325.68	29,615.98	52,510.17
UTILIDAD DEL PERIODO	37,821.66	7,949.22	14,916.23	27,481.54	38,360.52	10,934.82	21,687.61	33,884.82	57,344.39
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	5,750.00	5,750.00	4,131.94	4,131.94	4,131.94
TOTAL PROVISIONES PARA PRESTAMOS	54,647.90	80,575.37	90,244.58	89,880.29	73,788.83	73,936.77	81,269.14	68,699.27	81,745.45
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.21	0.20	0.14	0.11	0.10
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	1,283.28	1,285.86	1,966.85	1,662.64	1,978.38
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.13	3.17	3.48	3.57	2.73	2.58	2.69	1.87	2.05
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.38	13.62	14.74	16.76	16.34	16.18	14.48	13.36	13.01
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.96	16.26	17.04	19.49	18.67	18.00	17.19	14.60	14.49
PATRIMONIO / PRESTAMOS TOTALES (%)	20.87	21.74	22.82	24.28	22.91	21.87	20.77	17.40	16.47
INDICE DE ADECUACION DE CAPITAL	19.43	21.61	20.33	22.10	22.47	23.59	19.33	18.05	16.40
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	76.98	49.73	38.42	37.66	33.76	25.71	41.08	19.48	23.94
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	20.83	14.91	12.08	12.62	11.19	9.01	14.31	7.57	8.65
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	144.37	120.12	108.16	88.22	82.64	71.07	82.69	57.32	53.79
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.00	0.80	0.71	0.93	1.15	1.27	1.22	1.20	1.46
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.84	0.69	0.64	0.82	0.95	1.10	1.04	1.07	1.30
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.72	5.61	4.97	6.17	6.64	7.42	7.12	7.22	8.99
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.34	4.07	3.73	3.82	4.20	3.00	2.99	2.99	2.99
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.34	2.50	2.18	2.12	2.25	1.23	1.17	1.15	1.12
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.00	1.57	1.55	1.69	1.96	1.77	1.82	1.85	1.86

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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 PAIS	0.00	0.00	0.00	0.00	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 CREDITO	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	3.28	0.00	0.00	0.00	0.00	0.56	0.76	1.03	0.86