



Bco. Latinoamericano de Exportaciones
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

Descripcion	2002				2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
ACTIVOS LIQUIDOS	-175,644,555.70	-48.22	364,244,498.88	420,189,950.64	392,160,810.49	451,138,292.18	364,651,905.45	306,873,128.90	337,819,955.30	160,649,229.92	205,840,926.18	169,922,045.88	235,486,069.77	302,773,383.53	188,599,943.18	
Depositos Locales en Bancos	-10,067,981.21	-98.49	10,222,848.30	10,151,010.74	10,303,606.40	262,568.38	243,530.76	144,333.50	181,162.99	198,813.29	839,322.68	168,149.94	161,708.05	453,577.63	154,867.09	
A la Vista	-67,981.21	-30.51	222,848.30	151,010.74	303,606.40	262,568.38	243,530.76	144,333.50	181,162.99	198,813.29	839,322.68	168,149.94	161,708.05	453,577.63	154,867.09	
A Plazo	-10,000,000.00	-100.00	10,000,000.00	10,000,000.00	10,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depositos Extranjeros en Bancos	-165,543,206.99	-46.78	353,862,726.41	409,867,894.07	381,660,167.01	450,718,751.73	364,281,661.72	306,600,439.26	337,511,996.70	160,318,601.46	204,908,375.01	169,625,475.52	235,211,650.64	302,225,871.32	188,319,519.42	
A la Vista	-10,642,243.10	-93.66	11,362,726.41	11,567,894.07	12,060,167.01	10,171,200.93	10,057,138.88	7,300,439.26	48,611,996.70	23,818,601.46	15,708,375.01	16,525,475.52	2,411,650.64	1,543,506.52	720,483.31	
A Plazo	-154,900,963.89	-45.23	342,500,000.00	398,300,000.00	369,600,000.00	440,547,550.80	354,224,522.84	299,300,000.00	288,900,000.00	136,500,000.00	189,200,000.00	153,100,000.00	232,800,000.00	300,682,364.80	187,599,036.11	
Otros	-33,367.50	-21.00	158,924.17	171,045.83	197,037.08	156,972.07	126,712.97	128,356.14	126,795.61	131,815.17	93,228.49	128,420.42	112,711.08	93,934.58	125,556.67	
CARTERA CREDITICIA	-121,369,852.08	-6.54	1,856,506,523.46	1,820,225,637.85	1,748,022,117.80	1,765,333,707.21	1,670,148,823.45	1,582,546,467.77	1,702,851,207.67	1,619,715,408.02	1,596,434,488.37	1,620,109,347.76	1,439,623,900.80	1,314,991,999.22	1,735,136,671.38	
Locales	22,746,011.55	12.07	188,481,512.75	169,925,586.46	196,230,614.46	223,585,224.46	237,117,142.00	239,592,142.00	262,832,336.23	242,287,956.00	226,171,582.00	261,576,715.50	251,288,523.00	203,424,434.00	211,227,524.30	
Extranjero	-144,115,863.63	-8.64	1,668,025,010.71	1,650,300,051.39	1,551,791,503.34	1,541,748,482.75	1,433,031,681.45	1,342,954,325.77	1,440,018,871.44	1,377,427,452.02	1,370,262,906.37	1,358,532,632.26	1,188,335,377.80	1,111,567,565.22	1,523,909,147.08	
INVERSIONES EN VALORES	-217,383,043.97	-65.44	332,206,427.36	325,729,292.54	332,223,670.35	324,638,733.80	177,510,849.02	177,614,077.11	168,354,329.59	167,286,325.52	131,193,519.02	129,289,885.23	128,815,638.67	129,085,242.70	114,823,383.39	
Locales	-132,022,050.00	-100.00	132,022,050.00	132,022,050.00	132,022,050.00	132,022,050.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjero	-85,360,993.97	-42.64	200,184,377.36	193,707,242.54	200,201,620.35	192,616,683.80	177,510,849.02	177,614,077.11	168,354,329.59	167,286,325.52	131,193,519.02	129,289,885.23	128,815,638.67	129,085,242.70	114,823,383.39	
OTROS ACTIVOS	-67,149,465.17	-57.05	117,709,413.36	83,621,143.24	83,092,625.17	65,252,760.85	83,902,944.01	102,068,844.50	80,904,277.85	54,194,632.02	83,162,444.45	70,027,882.37	68,028,157.03	57,815,248.27	50,559,948.19	
Locales	-989,928.69	-13.83	7,159,938.45	12,349,990.51	12,628,109.78	12,673,575.70	13,082,670.94	13,751,278.31	7,771,302.68	7,481,971.96	7,434,047.39	6,786,716.71	6,463,213.22	6,516,320.49	6,170,009.76	
Extranjero	-66,159,536.48	-59.85	110,549,474.91	71,271,152.73	70,464,515.39	52,579,185.15	70,820,273.07	88,317,566.19	73,132,975.17	46,712,660.06	75,728,397.06	63,241,165.66	61,564,943.81	51,298,927.78	44,389,938.43	
TOTAL DE ACTIVOS	-581,546,916.92	-21.78	2,670,666,863.06	2,649,766,024.27	2,555,499,223.81	2,606,363,494.04	2,296,214,521.93	2,169,102,518.28	2,289,929,770.41	2,001,845,595.48	2,016,631,378.02	1,989,349,161.24	1,871,953,766.27	1,804,665,873.72	2,089,119,946.14	
DEPOSITOS	112,572,540.35	28.01	401,841,775.68	404,541,770.43	390,065,936.46	427,266,413.44	302,650,714.87	288,895,718.00	416,327,147.44	303,533,591.51	386,219,826.10	414,842,838.00	405,718,690.99	430,434,443.58	514,414,316.03	
Locales	-8,462,308.31	-16.26	52,049,793.89	55,561,807.27	66,131,362.73	79,099,567.33	28,121,096.61	34,928,159.54	31,689,315.83	32,500,624.31	34,088,093.81	41,903,688.18	36,068,642.37	29,578,432.40	43,587,485.58	
De Bancos	-8,462,308.31	-16.26	52,049,793.89	55,561,807.27	66,131,362.73	79,099,567.33	28,121,096.61	34,928,159.54	31,689,315.83	32,500,624.31	34,088,093.81	41,903,688.18	36,068,642.37	29,578,432.40	43,587,485.58	
A la Vista	-7,646,880.60	-62.46	12,242,704.92	13,688,539.99	13,673,446.97	13,681,483.71	2,154,384.66	4,667,665.03	6,722,326.71	7,528,147.58	5,110,569.06	4,421,699.91	7,085,993.77	5,391,027.22	4,595,824.32	
A Plazo	-815,427.71	-2.05	39,807,088.97	41,873,267.28	52,457,915.76	65,418,083.62	25,966,711.95	30,260,494.51	24,966,989.12	24,972,476.73	28,977,524.75	37,481,988.27	28,982,648.60	24,187,405.18	38,991,661.26	
Extranjero	121,034,848.66	34.60	349,791,981.79	348,979,963.16	323,934,573.73	348,166,846.11	274,529,618.26	253,967,558.46	384,637,831.61	271,032,967.20	352,131,732.29	372,939,149.82	369,650,048.62	400,856,011.18	470,826,830.45	
De Particulares	64,459,489.00	80.97	79,610,234.19	47,652,701.89	52,762,868.75	56,167,436.14	38,672,366.08	34,644,879.64	35,352,481.11	38,654,480.28	118,656,659.20	165,996,755.81	139,445,251.09	119,208,674.43	144,069,723.19	
A la Vista	1,801,172.39	112.95	1,594,689.07	1,595,748.88	1,604,623.06	1,606,282.58	1,607,864.07	1,579,128.61	1,585,701.97	1,587,011.29	1,588,192.13	2,127,380.54	1,873,766.55	1,634,812.70	3,395,861.46	
A Plazo	62,658,316.61	80.32	78,015,545.12	46,056,953.01	51,158,245.69	54,561,153.56	37,064,502.01	33,065,751.03	33,766,779.14	37,067,468.99	117,068,467.07	163,869,375.27	137,571,484.54	117,573,861.73	140,673,861.73	
De Bancos	56,575,359.66	20.94	270,181,747.60	301,327,261.27	271,171,704.98	291,999,409.97	235,857,252.18	219,322,678.82	349,285,350.50	232,378,486.92	233,475,073.09	206,942,394.01	230,204,797.53	281,647,336.75	326,757,107.26	
A la Vista	1,966,726.06	21.53	9,133,820.94	9,201,891.98	10,008,025.83	9,043,361.93	13,650,129.69	11,549,358.53	15,788,540.66	12,856,328.22	10,409,637.68	9,858,016.48	11,355,589.01	9,783,306.72	11,100,547.00	
A Plazo	54,608,633.60	20.92	261,047,926.66	292,125,369.29	261,163,679.15	282,956,048.04	222,207,122.49	207,773,320.29	333,496,809.84	219,522,158.70	223,065,435.41	197,084,377.53	218,849,208.52	271,864,030.03	315,656,560.26	
OBLIGACIONES	-911,878,371.20	-47.18	1,932,837,754.13	1,894,444,153.87	1,810,574,353.42	1,811,370,511.29	1,610,373,600.35	1,448,522,985.04	1,332,123,542.83	1,173,002,379.55	1,088,627,446.32	1,027,480,425.48	912,882,074.25	819,151,728.14	1,020,959,382.93	
Locales	6,603,810.80	44.03	15,000,000.00	15,000,000.00	20,000,000.00	10,004,278.07	5,000,000.00	0.00	5,273.61	2,273.29	0.00	0.00	0.00	0.00	21,603,810.80	
Extranjero	-918,482,182.00	-47.89	1,917,837,754.13	1,879,444,153.87	1,790,574,353.42	1,801,366,233.22	1,605,373,600.35	1,448,522,985.04	1,332,123,542.83	1,173,000,106.26	1,088,627,446.32	1,027,480,425.48	912,882,074.25	819,151,728.14	999,355,572.13	
OTROS PASIVOS	-15,426,299.06	-13.77	112,045,514.65	120,849,511.54	117,133,230.17	123,017,028.67	128,382,741.23	134,265,630.75	98,996,478.57	88,264,163.28	101,087,369.71	101,053,533.99	103,169,700.10	96,137,990.67	96,619,215.59	
Locales	4,175,042.08	15.95	26,172,131.00	25,020,885.29	29,733,785.59	24,992,805.87	33,989,610.53	34,221,760.16	25,865,403.99	28,189,852.27	25,983,007.81	26,926,933.64	26,528,095.14	27,960,800.33	30,347,173.08	
Extranjero	-19,601,341.14	-22.83	85,873,383.65	95,828,626.25	87,399,444.58	98,024,222.80	94,393,130.70	100,043,870.59	73,131,074.58	60,074,311.01	74,126,601.35	76,641,604.96	76,641,604.96	68,177,190.34	66,272,042.51	
PATRIMONIO	233,185,212.99	104.13	223,941,818.60	229,930,588.43	237,725,703.76	244,709,540.64	254,807,465.48	297,418,184.49	442,477,327.96	437,045,461.14	440,696,735.89	445,972,363.77	450,183,300.93	458,941,711.33	457,127,031.59	
Capital	122,658,486.44	59.67	205,566,726.13	205,564,896.13	205,560,686.13	205,549,166.13	205,549,166.13	204,033,876.13	338,834,520.47	328,059,580.47	328,059,580.47	328,059,580.47	328,059,580.47	328,059,580.47	328,225,212.57	
Reservas de Capital	0.00	0.00	16,609,728.78	16,609,728.78	16,609,728.78	16,609,728.78	16,609,728.78	16,609,728.78	16,609,728.78	16,609,728.78	16,609,728.78	16,609,728.78	16,609,728.78	16,609,728.78	16,609,728.78	
Utilidad de Periodos Anteriores	-283,619,766.09	-99.77	284,284,265.18	1,883,078.33	1,883,078.33	1,883,078.33	1,883,078.33	1,883,078.33	1,395,655.53	1,395,650.42	1,395,650.42	1,395,650.42	1,395,641.37	1,273,777.76	664,499.09	



Bco. Latinoamericano de Exportaciones
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodo	384,152,549.05	-136.03	-282,401,184.12	4,858,438.21	6,553,630.26	9,618,774.74	23,992,239.13	66,129,811.60	76,732,254.63	81,074,326.77	85,820,253.91	90,933,129.44	95,360,666.88	103,746,572.35	101,751,364.93
Ganancia o Perdida en Valores Disponible para la Venta	9,993,943.59	-8,489.78	-117,717.37	1,014,446.98	7,118,580.26	11,048,792.66	6,773,253.11	9,249,112.45	8,905,168.55	9,906,174.70	8,811,522.31	8,974,274.66	8,757,683.43	9,252,051.97	9,876,226.22
PASIVO Y PATRIMONIO	-581,546,916.92	-21.78	2,670,666,863.06	2,649,766,024.27	2,555,499,223.81	2,606,363,494.04	2,296,214,521.93	2,169,102,518.28	2,289,929,770.41	2,001,845,595.48	2,016,631,378.02	1,989,349,161.24	1,871,953,766.27	1,804,665,873.72	2,089,119,946.14