



ESTADO DE RESULTADO
Bco. Latinoamericano de Exportaciones
ENERO - DICIEMBRE 2003
(En Balboas)

Descripcion	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	10,233,155.33	8,004,951.60	7,528,750.95	25,766,857.88	10,192,762.01	6,947,706.20	6,236,681.95	23,377,150.16	8,259,433.19	6,117,194.02	5,905,722.96	20,282,350.17	6,667,627.62	5,574,976.79	6,710,151.99	18,952,756.40	88,379,114.61
Préstamos	8,284,971.12	6,787,904.44	5,928,970.96	21,001,846.52	8,727,143.55	5,994,404.72	5,283,443.20	20,004,991.47	7,253,203.67	5,485,349.60	5,206,218.36	17,944,771.63	5,957,148.10	4,867,687.33	6,098,449.73	16,923,285.16	75,874,894.78
Depósitos	481,656.43	413,060.93	514,818.12	1,409,535.48	468,037.19	384,904.66	340,062.27	1,193,004.12	299,734.93	166,708.12	182,063.53	648,506.58	200,754.29	198,178.04	141,197.29	540,129.62	3,791,175.80
Inversiones	1,466,527.78	803,986.23	1,084,961.87	3,355,475.88	997,581.27	568,396.82	613,176.48	2,179,154.57	706,494.59	465,136.30	517,441.07	1,689,071.96	509,725.23	509,111.42	470,504.97	1,489,341.62	8,713,044.03
Egresos de Operaciones	4,889,617.62	4,216,994.65	4,434,105.79	13,540,718.06	4,293,595.88	3,909,419.81	3,539,355.21	11,742,370.90	3,077,258.97	2,807,190.19	2,552,680.62	8,437,129.78	2,478,861.76	2,515,266.13	2,477,208.10	7,471,335.99	41,191,554.73
Intereses Pagados	4,642,423.25	3,995,829.09	4,895,269.64	13,533,521.98	4,123,945.67	3,908,496.20	3,602,379.17	11,634,821.04	3,064,901.04	2,732,381.99	2,509,782.83	8,307,065.86	2,435,941.73	2,455,776.46	2,394,626.29	7,286,344.48	40,761,753.36
Comisiones	247,194.37	221,165.56	-461,163.85	7,196.08	169,650.21	923.61	-63,023.96	107,549.86	12,357.93	74,808.20	42,897.79	130,063.92	42,920.03	59,489.67	82,581.81	184,991.51	429,801.37
Ingreso Neto de Intereses	5,343,537.71	3,787,956.95	3,094,645.16	12,226,139.82	5,899,166.13	3,038,286.39	2,697,326.74	11,634,779.26	5,182,174.22	3,310,003.83	3,353,042.34	11,845,220.39	4,188,765.86	3,059,710.66	4,232,943.89	11,481,420.41	47,187,559.88
Otros Ingresos	723,109.18	-440,116.00	1,336,472.67	1,619,465.85	9,965,378.51	3,452,259.56	1,849,628.28	15,267,266.35	777,006.74	2,881,488.10	620,604.34	4,279,099.18	378,170.58	589,668.11	458,440.93	1,426,279.62	22,592,111.00
Comisiones	672,339.27	652,262.48	1,114,211.23	2,438,812.98	697,251.19	599,888.57	646,645.01	1,943,784.77	514,143.09	660,355.37	738,647.10	1,913,145.56	454,502.15	578,278.45	562,489.03	1,595,269.63	7,891,012.94
Operaciones con Divisas	-498,205.87	122,432.83	357,291.99	-18,481.05	-55,327.50	-436,878.22	-4,645.01	-496,850.73	166,679.29	-4,396.74	10,705.37	172,987.92	2,601.10	-10,643.12	10,367.76	2,325.74	-340,018.12
Otros Ingresos	548,975.78	-1,214,811.31	-135,030.55	-800,866.08	9,323,454.82	3,289,249.21	1,207,628.28	13,820,332.31	96,184.36	2,225,529.47	-128,748.13	2,192,965.70	-78,932.67	22,032.78	-114,415.86	-171,315.75	15,041,116.18
Ingresos de Operaciones	6,066,646.89	3,347,840.95	4,431,117.83	13,845,605.67	15,864,544.64	6,490,545.95	4,546,955.02	26,902,045.61	5,959,180.96	6,191,491.93	3,973,646.68	16,124,319.57	4,566,936.44	3,649,378.77	4,691,384.82	12,907,700.03	69,779,670.88
Egresos Generales	1,208,208.67	1,652,648.90	9,449,753.10	12,310,610.67	1,491,080.24	2,819,046.27	-5,343,413.38	-1,033,286.87	1,617,108.82	1,765,727.42	6,458,481.87	9,841,318.11	1,636,856.69	3,462,055.98	7,803,978.53	12,902,891.20	34,021,533.11
Gastos Administrativos	733,132.11	1,086,410.70	1,140,373.10	2,959,915.91	1,008,626.96	1,344,978.10	1,291,405.02	3,645,010.08	985,769.22	897,071.44	1,121,873.34	3,004,714.00	992,171.60	1,185,373.65	3,296,589.34	5,474,134.59	15,083,774.58
Gastos Generales	148,579.99	281,720.24	203,514.41	633,814.64	217,242.35	418,083.43	227,837.49	863,163.27	271,445.58	366,389.38	217,808.26	855,643.22	353,270.10	374,541.85	621,623.23	1,349,435.18	3,702,056.31
Gastos de Depreciación	129,262.56	115,196.47	128,122.17	372,581.20	123,749.60	127,611.78	122,064.29	373,425.67	125,042.86	125,679.23	124,041.64	374,763.73	129,722.62	127,068.72	120,433.68	377,225.02	1,497,995.62
Otros Gastos	197,234.01	169,321.49	7,977,743.42	8,344,298.92	141,461.33	928,372.96	-6,984,720.18	-5,914,885.89	234,851.16	376,587.37	4,994,758.63	5,606,197.16	161,692.37	1,775,071.76	3,765,332.28	5,702,096.41	13,737,706.60
Utilidad antes de Provisiones	4,858,438.22	1,695,192.05	-5,018,635.27	1,534,995.00	14,373,464.40	3,671,499.68	9,890,368.40	27,935,332.48	4,342,072.14	4,425,764.51	-2,484,835.19	6,283,001.46	2,930,079.75	187,322.79	-3,112,593.71	4,808.83	35,758,137.77
Provisiones por Cuentas Malas	0.00	0.00	-8,083,779.75	-8,083,779.75	0.00	-38,466,072.79	-712,074.61	-39,178,147.40	0.00	-320,162.66	-7,597,710.72	-7,917,873.38	-1,497,457.69	-8,198,582.47	-1,117,386.28	-10,813,426.44	-65,993,226.97
Utilidad del Periodo	4,858,438.22	1,695,192.05	3,065,144.48	9,618,774.75	14,373,464.40	42,137,572.47	10,602,443.01	67,113,479.88	4,342,072.14	4,745,927.17	5,112,875.53	14,200,874.84	4,427,537.44	8,385,905.26	-1,995,207.43	10,818,235.27	101,751,364.74