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LATIN AMERICAN EXPORT BANK
Form 6-K
July 07, 2004

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 6-K

Report of Foreign Private Issuer
Pursuant to Rule 13a-16 Or 15d-16 Of The
Securities Exchange Act of 1934

For the month of July, 2004

BANCO LATINOAMERICANO DE EXPORTACIONES, S.A.
(Exact name of Registrant as specified in its Charter)

LATIN AMERICAN EXPORT BANK
(Translation of Registrant's name into English)

Calle 50 y Aquilino de la Guardia
Apartado 6-1497
El Dorado, Panama City
Republic of Panama
(Address of Registrant's Principal Executive Offices)

(Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F.)

Form 20-F Form 40-F

(Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing information to the Commission pursuant to Rule 12g-3-2(b) under the Securities Exchange Act of 1934.)

Yes No

(If "Yes" is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b). 82____.)

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereto duly authorized.

July 7, 2004

Banco Latinoamericano de Exportaciones, S.A.

By: /s/ Pedro Toll

Name: Pedro Toll
Title: Deputy Manager

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June 29, 2004

[SEAL] BANCO LATINOAMERICANO DE EXPORTACIONES
BALANCE SHEETS* December 2003 and January to May 2004
(In Balboas)**

Description	2003		
	Absolute	%	December
LIQUID ASSETS	-45,541,482.74	-23.87	190,799,943.18
Local Deposits in Banks	-3,534.26	-2.28	154,867.09
Demand	-3,534.26	-2.28	154,867.09
Foreign Deposits in Banks	-45,522,288.77	-23.89	190,519,519.42
Demand	2,076,747.34	288.24	720,483.31
Time	-47,599,036.11	-25.08	189,799,036.11
Others	-15,659.71	-12.47	125,556.67
CREDIT PORTFOLIO	-98,920,016.43	-5.70	1,735,136,671.38
Local	-82,686,029.31	-39.15	211,227,524.30
Foreign	-16,233,987.12	-1.07	1,523,909,147.08
INVESTMENT SECURITIES	-1,727,163.41	-1.54	112,295,247.89
Foreign	-1,727,163.41	-1.54	112,295,247.89
OTHER ASSETS	21,859,110.38	42.96	50,888,083.69
Local	-1,250,706.54	-20.27	6,170,009.76
Foreign	23,109,816.92	51.68	44,718,073.93
TOTAL ASSETS	-124,329,552.20	-5.95	2,089,119,946.14
DEPOSITS	24,420,217.55	4.75	514,414,316.03
Local	-3,206,396.53	-7.36	43,587,485.58
From Banks	-3,206,396.53	-7.36	43,587,485.58
Demand	3,816,396.78	83.04	4,595,824.32
Time	-7,022,793.31	-18.01	38,991,661.26
Foreign	27,626,614.08	5.87	470,826,830.45
Customers	-56,295,800.05	-39.08	144,069,723.19
Demand	-1,621,938.32	-47.76	3,395,861.46
Time	-54,673,861.73	-38.87	140,673,861.73

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From Banks	83,922,414.13	25.68	326,757,107.26
Demand	-1,004,166.39	-9.05	11,100,547.00
Time	84,926,580.52	26.90	315,656,560.26
BORROWINGS	-185,841,088.76	-18.20	1,020,959,382.93
Local	29,700.20	0.14	21,603,810.80
Foreign	-185,870,788.96	-18.60	999,355,572.13
OTHER LIABILITIES	8,699,945.26	9.00	96,619,215.59
Local	-3,841,458.55	-12.66	30,347,173.08
Foreign	12,541,403.81	18.92	66,272,042.51
STOCKHOLDERS' EQUITY	28,391,373.75	6.21	457,127,031.59
Capital	-6.37	0.00	328,225,212.57
Capital Reserves	0.00	0.00	16,609,728.78
Retained Earnings	97,816,091.12	14,720.27	664,499.09
Net Income	-69,707,057.01	-68.51	101,751,364.93
Gain or Loss in Securities available for sale	282,346.01	2.86	9,876,226.22
LIABILITIES AND STOCKHOLDER'S EQUITY	-124,329,552.20	-5.95	2,089,119,946.14

Description	2004		
	March	April	May
LIQUID ASSETS	132,229,195.34	145,258,460.44	153,847,000.00
Local Deposits in Banks	148,973.07	151,332.83	804,000.00
Demand	148,973.07	151,332.83	804,000.00
Foreign Deposits in Banks	131,933,367.96	144,997,230.65	152,964,500.00
Demand	2,833,367.96	2,797,230.65	1,764,500.00
Time	129,100,000.00	142,200,000.00	151,200,000.00
Others	146,854.31	109,896.96	78,400.00
CREDIT PORTFOLIO	1,645,045,191.99	1,636,216,654.95	1,688,616,700.00
Local	135,583,600.56	128,541,494.99	184,995,000.00
Foreign	1,509,461,591.43	1,507,675,159.96	1,503,621,600.00

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INVESTMENT SECURITIES	112,447,442.98	110,568,084.48	109,614,8
Foreign	112,447,442.98	110,568,084.48	109,614,8
OTHER ASSETS	61,241,400.29	72,747,194.07	70,673,8
Local	5,069,422.26	4,919,303.22	5,134,2
Foreign	56,171,978.03	67,827,890.85	65,539,6
TOTAL ASSETS	1,950,963,230.60	1,964,790,393.94	2,022,752,5
DEPOSITS	535,697,217.51	538,834,533.58	582,122,0
Local	36,870,785.38	40,381,089.05	42,482,0
From Banks	36,870,785.38	40,381,089.05	42,482,0
Demand	5,906,842.96	8,412,221.10	7,417,2
Time	30,963,942.42	31,968,867.95	35,064,8
Foreign	498,826,432.13	498,453,444.53	539,639,9
Customers	108,117,642.12	87,773,923.14	45,534,9
Demand	5,117,642.12	1,773,923.14	1,534,9
Time	103,000,000.00	86,000,000.00	44,000,0
From Banks	390,708,790.01	410,679,521.39	494,105,0
Demand	9,899,421.12	10,096,380.61	11,761,0
Time	380,809,368.89	400,583,140.78	482,344,0
BORROWINGS	831,663,808.85	835,118,294.17	817,166,7
Local	21,633,511.00	21,633,511.00	20,961,2
Foreign	810,030,297.85	813,484,783.17	796,205,4
OTHER LIABILITIES	100,999,864.50	105,319,160.85	125,660,2
Local	26,668,458.77	26,505,714.53	52,876,4
Foreign	74,331,405.73	78,813,446.32	72,783,7
STOCKHOLDERS' EQUITY	482,602,339.74	485,518,405.34	497,803,6
Capital	328,225,212.57	328,225,206.20	328,225,2
Capital Reserves	16,609,728.78	16,609,728.78	16,609,7
Retained Earnings	98,480,590.21	98,480,590.21	98,480,5
Net Income	28,353,232.45	32,044,307.92	45,163,1
Gain or Loss in Securities available for sale	10,933,575.73	10,158,572.23	9,324,8
LIABILITIES AND STOCKHOLDER'S EQUITY	1,950,963,230.60	1,964,790,393.94	2,022,752,5

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	2004					
Description	June	July	August	September	October	November
LIQUID ASSETS						
Local Deposits in Banks						
Demand						
Foreign Deposits in Banks						
Demand						
Time						
Others						
CREDIT PORTFOLIO						
Local						
Foreign						
INVESTMENT SECURITIES						
Foreign						
OTHER ASSETS						
Local						
Foreign						
TOTAL ASSETS						
DEPOSITS						
Local						
From Banks						
Demand						
Time						
Foreign						
Customers						
Demand						
Time						
From Banks						

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Demand

Time

BORROWINGS

Local

Foreign

OTHER LIABILITIES

Local

Foreign

STOCKHOLDERS' EQUITY

Capital

Capital Reserves

Retained Earnings

Net Income

Gain or Loss in Securities
available for sale

LIABILITIES AND STOCKHOLDER'S EQUITY

* Includes only Panama - New York accounts.

** Monetary unit at par and equivalent with US\$ dollars.

This is a free translation from Spanish original version, taken from the monthly publication of the Republica de Panama Superintendencia de Bancos (website: <http://www.superbancos.gob.pa>).

Jun 29, 2004

[SEAL]

STATEMENTS OF INCOME *
BANCO LATINOAMERICANO DE EXPORTACIONES, S.A.
January to May 2004
(In Balboas)**

Description	January	February	March	I Quarter
Interest Income	6,554,346.26	4,920,235.16	5,734,864.07	17,209,445.49
Loans	5,806,089.31	4,357,928.60	5,135,119.62	15,299,137.53
Deposits	134,326.48	151,395.63	195,196.95	480,919.06

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Investments	613,930.47	410,910.93	404,547.50	1,429,388.90
Interest Expense	2,503,583.65	2,302,555.27	2,483,510.96	7,289,649.88
Interest	2,463,551.58	2,289,995.94	2,487,621.71	7,241,169.23
Commissions	40,032.07	12,559.33	-4,110.75	48,480.65
Net Interest Income	4,050,762.61	2,617,679.89	3,251,353.11	9,919,795.61
Other Income	574,025.74	440,603.31	840,675.99	1,855,305.04
Commissions	548,963.99	665,864.96	509,460.70	1,724,289.65
Foreign currency operations	-4,122.82	3,312.45	-188.10	-998.47
Other Income	29,184.57	-228,574.10	331,403.39	132,013.86
Operating Income	4,624,788.35	3,058,283.20	4,092,029.10	11,775,100.65
Operating Expenses	1,845,294.21	-262,208.98	75,177.76	1,658,262.99
Administrative expenses	1,019,194.48	989,036.77	1,142,090.66	3,150,321.91
General expenses	149,318.22	313,300.33	258,581.00	721,199.55
Depreciation	119,749.86	113,223.73	121,469.30	354,442.89
Other expenses	557,031.65	-1,677,769.81	-1,446,963.20	-2,567,701.36
Net Income before provision for loan losses	2,779,494.14	3,320,492.18	4,016,851.34	10,116,837.66
Provision for loan losses	-7,813,682.87	-3,878,544.87	-6,544,167.05	-18,236,394.79
Net Income	10,593,177.01	7,199,037.05	10,561,018.39	28,353,232.45

Description	June	II Quarter	July	August
Interest Income		10,645,603.19		
Loans		9,602,167.59		
Deposits		243,495.56		
Investments		799,940.04		
Interest Expense		3,542,325.40		
Interest		3,541,015.38		
Commissions		1,310.02		
Net Interest Income		7,103,277.79		

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Other Income	679,786.90
Commissions	982,921.51
Foreign currency operations	-226,646.44
Other Income	-76,488.17
Operating Income	7,783,064.69
Operating Expenses	2,688,240.99
Administrative expenses	2,203,212.15
General expenses	845,923.61
Depreciation	223,043.89
Other expenses	-583,938.66
Net Income before provision for loan losses	5,094,823.70
Provision for loan losses	-11,715,126.22
Net Income	16,809,949.92

Description	October	November	December
Interest Income			
Loans			
Deposits			
Investments			
Interest Expense			
Interest			
Commissions			
Net Interest Income			
Other Income			
Commissions			
Foreign currency operations			
Other Income			
Operating Income			
Operating Expenses			

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Administrative expenses
General expenses
Depreciation
Other expenses
Net Income before provision for loan losses
Provision for loan losses
Net Income

* Includes only Panama - New York accounts.

** Monetary unit at par and equivalent with US\$ dollars.

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29 de junio de 2004

[LOGO]

BANCO LATINOAMERICANO DE EXPORTACIONES
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - MAYO 2004
(En Balboas)

Descripcion	Absoluta	%	2003	
			Diciembre	En
ACTIVOS LIQUIDOS	-45,541,482.74	-23.87	190,799,943.18	192,064
Depositos Locales en Bancos	-3,534.26	-2.28	154,867.09	148
A la Vista	-3,534.26	-2.28	154,867.09	148
Depositos Extranjeros en Bancos	-45,522,288.77	-23.89	190,519,519.42	191,777
A la Vista	2,076,747.34	288.24	720,483.31	3,182
A Plazo	-47,599,036.11	-25.08	189,799,036.11	188,594
Otros	-15,659.71	-12.47	125,556.67	138
CARTERA CREDITICIA	-98,920,016.43	-5.70	1,735,136,671.38	1,729,608
Locales	-82,686,029.31	-39.15	211,227,524.30	167,786
Extranjero	-16,233,987.12	-1.07	1,523,909,147.08	1,561,822
INVERSIONES EN VALORES	-1,727,163.41	-1.54	112,295,247.89	111,905

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Extranjero	-1,727,163.41	-1.54	112,295,247.89	111,905
OTROS ACTIVOS	21,859,110.38	42.96	50,888,083.69	64,583
Locales	-1,250,706.54	-20.27	6,170,009.76	5,967
Extranjero	23,109,816.92	51.68	44,718,073.93	58,616
TOTAL DE ACTIVOS	-124,329,552.20	-5.95	2,089,119,946.14	2,098,162
DEPOSITOS	24,420,217.55	4.75	514,414,316.03	518,360
Locales	-3,206,396.53	-7.36	43,587,485.58	45,390
De Bancos	-3,206,396.53	-7.36	43,587,485.58	45,390
A la Vista	3,816,396.78	83.04	4,595,824.32	6,094
A Plazo	-7,022,793.31	-18.01	38,991,661.26	39,296
Extranjero	27,626,614.08	5.87	470,826,830.45	472,970
De Particulares	-56,295,800.05	-39.08	144,069,723.19	99,357
A la Vista	-1,621,938.32	-47.76	3,395,861.46	1,757
A Plazo	-54,673,861.73	-38.87	140,673,861.73	97,600
De Bancos	83,922,414.13	25.68	326,757,107.26	373,612
A la Vista	-1,004,166.39	-9.05	11,100,547.00	14,459
A Plazo	84,926,580.52	26.90	315,656,560.26	359,152
OBLIGACIONES	-185,841,088.76	-18.20	1,020,959,382.93	1,004,876
Locales	29,700.20	0.14	21,603,810.80	21,603
Extranjero	-185,870,788.96	-18.60	999,355,572.13	983,272
OTROS PASIVOS	8,699,945.26	9.00	96,619,215.59	107,357
Locales	-3,841,458.55	-12.66	30,347,173.08	31,567
Extranjero	12,541,403.81	18.92	66,272,042.51	75,789
PATRIMONIO	28,391,373.75	6.21	457,127,031.59	467,568
Capital	-6.37	0.00	328,225,212.57	328,225
Reservas de Capital	0.00	0.00	16,609,728.78	16,609
Utilidad de Periodos Anteriores	97,816,091.12	14,720.27	664,499.09	102,415
Utilidad de Periodo	-69,707,057.01	-68.51	101,751,364.93	10,593
Ganancia o Perdida en Valores Disponibles para la venta	282,346.01	2.86	9,876,226.22	9,724
PASIVO Y PATRIMONIO	-124,329,552.20	-5.95	2,089,119,946.14	2,098,162

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Descripcion	2004		
	Marzo	Abril	Mayo
ACTIVOS LIQUIDOS	132,229,195.34	145,258,460.44	153,847,073.92
Depositos Locales en Bancos	148,973.07	151,332.83	804,092.05
A la Vista	148,973.07	151,332.83	804,092.05
Depositos Extranjeros en Bancos	131,933,367.96	144,997,230.65	152,964,580.58
A la Vista	2,833,367.96	2,797,230.65	1,764,580.58
A Plazo	129,100,000.00	142,200,000.00	151,200,000.00
Otros	146,854.31	109,896.96	78,401.29
CARTERA CREDITICIA	1,645,045,191.99	1,636,216,654.95	1,688,616,702.20
Locales	135,583,600.56	128,541,494.99	184,995,042.99
Extranjero	1,509,461,591.43	1,507,675,159.96	1,503,621,659.21
INVERSIONES EN VALORES	112,447,442.98	110,568,084.48	109,614,880.51
Extranjero	112,447,442.98	110,568,084.48	109,614,880.51
OTROS ACTIVOS	61,241,400.29	72,747,194.07	70,673,887.44
Locales	5,069,422.26	4,919,303.22	5,134,214.91
Extranjero	56,171,978.03	67,827,890.85	65,539,672.53
TOTAL DE ACTIVOS	1,950,963,230.60	1,964,790,393.94	2,022,752,544.07
DEPOSITOS	535,697,217.51	538,834,533.58	582,122,023.34
Locales	36,870,785.38	40,381,089.05	42,482,045.73
De Bancos	36,870,785.38	40,381,089.05	42,482,045.73
A la Vista	5,906,842.96	8,412,221.10	7,417,202.75
A Plazo	30,963,942.42	31,968,867.95	35,064,842.98
Extranjero	498,826,432.13	498,453,444.53	539,639,977.61
De Particulares	108,117,642.12	87,773,923.14	45,534,928.45
A la Vista	5,117,642.12	1,773,923.14	1,534,928.45
A Plazo	103,000,000.00	86,000,000.00	44,000,000.00
De Bancos	390,708,790.01	410,679,521.39	494,105,049.16
A la Vista	9,899,421.12	10,096,380.61	11,761,030.48

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A Plazo	380,809,368.89	400,583,140.78	482,344,018.68
OBLIGACIONES	831,663,808.85	835,118,294.17	817,166,704.50
Locales	21,633,511.00	21,633,511.00	20,961,247.80
Extranjero	810,030,297.85	813,484,783.17	796,205,456.70
OTROS PASIVOS	100,999,864.50	105,319,160.85	125,660,212.69
Locales	26,668,458.77	26,505,714.53	52,876,428.71
Extranjero	74,331,405.73	78,813,446.32	72,783,783.98
PATRIMONIO	482,602,339.74	485,518,405.34	497,803,603.54
Capital	328,225,212.57	328,225,206.20	328,225,206.20
Reservas de Capital	16,609,728.78	16,609,728.78	16,609,728.78
Utilidad de Periodos Anteriores	98,480,590.21	98,480,590.21	98,480,590.21
Utilidad de Periodo	28,353,232.45	32,044,307.92	45,163,182.37
Ganancia o Perdida en Valores Disponibles para la venta	10,933,575.73	10,158,572.23	9,324,895.98
PASIVO Y PATRIMONIO	1,950,963,230.60	1,964,790,393.94	2,022,752,544.07

	2004		
Descripcion	Agosto	Septiembre	Octubre
ACTIVOS LIQUIDOS			
Depositos Locales en Bancos			
A la Vista			
Depositos Extranjeros en Bancos			
A la Vista			
A Plazo			
Otros			
CARTERA CREDITICIA			
Locales			
Extranjero			
INVERSIONES EN VALORES			
Extranjero			

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OTROS ACTIVOS

Locales

Extranjero

TOTAL DE ACTIVOS

DEPOSITOS

Locales

De Bancos

A la Vista

A Plazo

Extranjero

De Particulares

A la Vista

A Plazo

De Bancos

A la Vista

A Plazo

OBLIGACIONES

Locales

Extranjero

OTROS PASIVOS

Locales

Extranjero

PATRIMONIO

Capital

Reservas de Capital

Utilidad de Periodos Anteriores

Utilidad de Periodo

Ganancia o Perdida en Valores
Disponibles para la venta

PASIVO Y PATRIMONIO

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29 de junio de 2004

ESTADO DE RESULTADO
BANCO LATINOAMERICANO DE EXPORTACIONES, S.A.
ENERO - MAYO 2004
(En Balboas)

Descripcion	Enero	Febrero	Marzo	Trimestre I
Ingresos Por Intereses	6,554,346.26	4,920,235.16	5,734,864.07	17,209,445.
Prestamos	5,806,089.31	4,357,928.60	5,135,119.62	15,299,137.
Depositos	134,326.48	151,395.63	195,196.95	480,919.
Inversiones	613,930.47	410,910.93	404,547.50	1,429,388.
Egresos de Operaciones	2,503,583.65	2,302,555.27	2,483,510.96	7,289,649.
Intereses Pagados	2,463,551.58	2,289,995.94	2,487,621.71	7,241,169.
Comisiones	40,032.07	12,559.33	-4,110.75	48,480.
Ingreso Neto de Intereses	4,050,762.61	2,617,679.89	3,251,353.11	9,919,795.
Otros Ingresos	574,025.74	440,603.31	840,675.99	1,855,305.
Comisiones	548,963.99	665,864.96	509,460.70	1,724,289.
Operaciones con Divisas	-4,122.82	3,312.45	-188.10	-998.
Otros ingresos	29,184.57	-228,574.10	331,403.39	132,013.
Ingresos de Operaciones	4,624,788.35	3,058,283.20	4,092,029.10	11,775,100.
Egresos Generales	1,845,294.21	-262,208.98	75,177.76	1,658,262.
Gastos Administrativos	1,019,194.48	989,036.77	1,142,090.66	3,150,321.
Gastos Generales	149,318.22	313,300.33	258,581.00	721,199.
Gastos de Depreciacion	119,749.86	113,223.73	121,469.30	354,442.
Otros Gastos	557,031.65	-1,677,769.81	-1,446,963.20	-2,567,701.
Utilidad antes de Provisiones	2,779,494.14	3,320,492.18	4,016,851.34	10,116,837.
Provisiones por Cuentas Malas	-7,813,682.87	-3,878,544.87	-6,544,167.05	-18,236,394.
Utilidad del Periodo	10,593,177.01	7,199,037.05	10,561,018.39	28,353,232.

Descripcion	Junio	Trimestre II	Julio	Agosto
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Ingresos Por Intereses	10,645,603.19
Prestamos	9,602,167.59
Depositos	243,495.56
Inversiones	799,940.04
Egresos de Operaciones	3,542,325.40
Intereses Pagados	3,541,015.38
Comisiones	1,310.02
Ingreso Neto de Intereses	7,103,277.79
Otros Ingresos	679,786.90
Comisiones	982,921.51
Operaciones con Divisas	-226,646.44
Otros ingresos	-76,488.17
Ingresos de Operaciones	7,783,064.69
Egresos Generales	2,688,240.99
Gastos Administrativos	2,203,212.15
Gastos Generales	845,923.61
Gastos de Depreciacion	223,043.89
Otros Gastos	-583,938.66
Utilidad antes de Provisiones	5,094,823.70
Provisiones por Cuentas Malas	-11,715,126.22
Utilidad del Periodo	16,809,949.92

Descripcion	Octubre	Noviembre	Diciembre	Trimestre IV
Ingresos Por Intereses				0.00
Prestamos				0.00
Depositos				0.00
Inversiones				0.00
Egresos de Operaciones				0.00

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Intereses Pagados	0.00
Comisiones	0.00
Ingreso Neto de Intereses	0.00
Otros Ingresos	0.00
Comisiones	0.00
Operaciones con Divisas	0.00
Otros ingresos	0.00
Ingresos de Operaciones	0.00
Egresos Generales	0.00
Gastos Administrativos	0.00
Gastos Generales	0.00
Gastos de Depreciacion	0.00
Otros Gastos	0.00
Utilidad antes de Provisiones	0.00
Provisiones por Cuentas Malas	0.00
Utilidad del Periodo	0.00