

LATIN AMERICAN EXPORT BANK  
Form 6-K  
December 17, 2008

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 December, 2008

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 0819-08730  
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\_\_.)

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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.

December 15, 2008

Banco Latinoamericano de Exportaciones, S.A.

By: /s/ Pedro Toll

Name: Pedro Toll

Title: Deputy Manager

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28 de Noviembre de 2008

BANCO LATINOAMERICANO DE  
EXPORTACIONES  
BALANCE DE SITUACIÓN DE DICIEMBRE 2007  
Y ENERO - OCTUBRE 2008  
(En Balboas)

Descripción	Absoluta	%	2007		2008		
			Diciembre	Enero	Febrero	Marzo	Abril
Depósitos							
Depósitos	130,499,196.38	32.52	401,327,785.63	294,054,753.39	403,828,804.69	487,583,782.85	337,155,000.00
Depósitos en							
Depósitos en	104,438.19	36.55	285,754.54	233,625.57	225,027.61	257,527.62	256,000.00
Depósitos en la Vista	104,438.19	36.55	285,754.54	233,625.57	225,027.61	257,527.62	256,000.00
Depósitos Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos en							
Depósitos en	130,395,162.75	32.51	401,036,339.06	293,816,988.13	403,599,292.09	487,320,706.18	336,892,000.00
Depósitos en la Vista	309,495,162.75	21,547.50	1,436,339.06	6,216,988.13	5,099,292.09	3,720,706.18	5,592,000.00
Depósitos Plazo	-179,100,000.00	-44.82	399,600,000.00	287,600,000.00	398,500,000.00	483,600,000.00	331,300,000.00
Depósitos en							
Depósitos en	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos	-404.56	-7.11	5,692.03	4,139.69	4,484.99	5,549.05	6,000.00
Depósitos RA							
Depósitos CUCIA	-333,730,053.96	-9.11	3,662,194,693.87	3,548,971,499.30	3,683,948,745.67	3,704,904,162.38	3,866,918,000.00
Depósitos locales	-36,842,912.06	-14.59	252,482,566.49	259,592,677.23	259,887,677.23	398,281,443.48	394,568,000.00
Depósitos extranjero	-297,417,776.57	-8.55	3,479,355,318.34	3,359,260,301.18	3,493,942,547.55	3,376,494,824.39	3,542,222,000.00
Depósitos en							
Depósitos en	-530,634.67	-0.76	69,643,190.96	69,881,479.11	69,881,479.11	69,872,105.49	69,872,000.00
Depósitos locales	409,420.74	26.58	1,540,276.12	1,540,276.12	1,540,276.12	1,540,276.12	1,540,000.00
Depósitos extranjero	-940,055.41	-1.38	68,102,914.84	68,341,202.99	68,341,202.99	68,331,829.37	68,332,000.00
Depósitos CUCIONES							
Depósitos CUCIONES	288,507,478.97	50.15	575,308,868.73	720,927,339.13	752,313,401.97	802,295,101.08	879,029,000.00
Depósitos locales	6,514,000.00	9.02	72,196,000.00	72,611,200.00	78,024,276.58	78,098,235.64	78,000,000.00
Depósitos extranjero	281,993,478.97	56.05	503,112,868.73	648,316,139.13	674,289,125.39	724,196,865.44	801,027,000.00
Depósitos en							
Depósitos en	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos	13,715,468.96	15.07	90,992,888.72	107,647,561.41	108,664,901.06	109,454,265.51	79,599,000.00
Depósitos locales	8,656,062.42	202.50	4,274,653.41	3,776,255.93	4,822,408.82	4,493,961.80	6,599,000.00
Depósitos extranjero	5,059,406.54	5.83	86,718,235.31	103,871,305.48	103,842,492.24	104,960,303.71	73,000,000.00
Depósitos DE							
Depósitos DE	98,992,090.35	2.09	4,729,824,236.95	4,671,601,153.23	4,948,755,853.39	5,104,237,311.82	5,162,703,000.00
Depósitos TOS	-192,631,557.77	-12.73	1,513,036,584.54	1,311,034,546.15	1,437,684,538.56	1,423,205,733.93	1,559,535,000.00

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les	-100,090,051.21	-44.34	225,714,906.79	218,952,787.47	246,914,642.04	184,800,521.54	250,159
iciales	0.00	0.00	0.00	0.00	0.00	0.00	0.00
res	10,000,000.00	0.00	0.00	0.00	1,400,838.44	0.00	
A la	0.00	0.00	0.00	0.00	0.00	0.00	
A Plazo	10,000,000.00	0.00	0.00	0.00	1,400,838.44	0.00	
De	0.00	0.00	0.00	0.00	0.00	0.00	
e Bancos	-110,090,051.21	-48.77	225,714,906.79	218,952,787.47	245,513,803.60	184,800,521.54	250,159
A la	-21,978,144.48	-93.76	23,441,831.87	22,583,638.33	17,629,784.93	13,046,533.96	11,162
A Plazo	-88,111,906.73	-43.56	202,273,074.92	196,369,149.14	227,884,018.67	171,753,987.58	238,997
anjero	-92,541,506.56	-7.19	1,287,321,677.75	1,092,081,758.68	1,190,769,896.52	1,238,405,212.39	1,309,375
iciales	0.00	0.00	0.00	0.00	0.00	0.00	0.00
res	-37,455,487.77	-89.94	41,644,075.95	51,474,906.67	46,727,501.29	12,455,066.51	65,565
A la	224,512.23	15.33	1,464,075.95	1,474,906.67	2,727,501.29	3,441,152.62	6,535
A Plazo	-37,680,000.00	-93.78	40,180,000.00	50,000,000.00	44,000,000.00	9,013,913.89	59,029
De	0.00	0.00	0.00	0.00	0.00	0.00	
e Bancos	-55,086,018.79	-4.42	1,245,677,601.80	1,040,606,852.01	1,144,042,395.23	1,225,950,145.88	1,243,810
A la	24,038,244.02	27.64	86,983,250.05	94,067,907.24	104,019,526.16	78,317,765.09	37,444
A Plazo	-79,124,262.81	-6.83	1,158,694,351.75	946,538,944.77	1,040,022,869.07	1,147,632,380.79	1,206,365
ACIONES	279,551,108.53	11.12	2,515,038,597.04	2,646,362,875.95	2,787,614,144.91	2,952,332,271.03	2,902,534
les	-10,000,000.00	-25.00	40,000,000.00	40,000,000.00	50,000,000.00	50,000,126.79	50,000
anjero	289,551,108.53	11.70	2,475,038,597.04	2,606,362,875.95	2,737,614,144.91	2,902,332,144.24	2,852,534
OS	74,990,940.40	67.23	111,537,872.66	132,364,806.35	134,356,889.45	147,344,908.68	98,317
les	9,856,360.37	181.48	5,431,130.73	4,769,284.35	3,269,484.25	2,468,745.74	11,591
anjero	65,134,580.03	61.39	106,106,741.93	127,595,522.00	131,087,405.20	144,876,162.94	86,725
MONIO	-62,918,400.81	-10.66	590,211,182.74	581,838,924.86	589,100,280.61	581,354,398.29	602,316
tal	1,198,112.57	0.43	281,334,661.62	281,418,007.88	281,495,976.96	281,612,180.17	281,778
rvas de	0.00	0.00	95,210,153.67	95,210,153.67	95,210,153.67	95,210,153.67	95,210
s	-4,402,178.00	219.05	-2,009,630.66	-3,992,368.66	-2,735,809.66	-3,981,842.66	-3,232
dad de	24,391,648.98	13.95	174,894,542.39	223,306,964.95	223,306,964.95	215,305,532.21	215,305
es	-2,138,603.69	-4.42	48,412,430.48	4,793,662.04	8,998,568.04	14,168,698.56	18,196
ncia o							
en							
ble para la	-81,967,380.67	1074.14	-7,630,974.76	-18,897,495.02	-17,175,573.35	-20,960,323.66	-4,940
a	0.00	0.00	0.00	0.00	0.00	0.00	0.00
nada							

DAY MONIO	98,992,090.35	2.09	4,729,824,236.98	4,671,601,153.31	4,948,755,853.53	5,104,237,311.93	5,162,703
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28 de Noviembre de 2008

BANCO LATINOAMERICANO DE  
EXPORTACIONES  
BALANCE DE SITUACIÓN DE DICIEMBRE 2007  
Y ENERO - OCTUBRE 2008  
(En Balboas)

	2008						
	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Deposición							
Depositos	336,767,457.10	348,888,538.19	336,729,056.48	473,204,059.94	445,219,951.04	531,826,982.01	0.00
Depositos en							
a Vista	206,238.55	165,920.03	540,189.06	579,066.57	157,675.75	390,192.73	0.00
a Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos en							
a Vista	336,554,858.90	348,717,340.66	336,183,524.53	472,620,428.43	445,058,874.57	531,431,501.81	0.00
a Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos en							
a Vista	18,354,858.90	14,817,340.66	19,283,524.53	19,120,428.43	204,558,874.57	310,931,501.81	0.00
a Plazo	318,200,000.00	333,900,000.00	316,900,000.00	453,500,000.00	240,500,000.00	220,500,000.00	0.00
Depositos en							
a Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos en							
a Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos en							
a Vista	6,359.65	5,277.50	5,342.89	4,564.94	3,400.72	5,287.47	0.00
a Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos en							
a Vista	4,027,295,445.25	4,034,845,678.96	4,030,880,094.26	3,883,016,311.03	3,799,062,214.29	3,328,464,639.91	0.00
a Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos en							
a Vista	377,524,734.90	374,402,937.57	333,249,279.25	345,509,524.58	223,752,461.29	215,639,654.43	0.00
a Plazo	3,720,115,663.99	3,730,203,493.47	3,767,410,459.07	3,607,419,585.84	3,644,395,741.92	3,181,937,541.77	0.00
Depositos en							
a Vista	70,344,953.64	69,760,752.08	69,779,644.06	69,912,799.39	69,085,988.92	69,112,556.29	0.00
a Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos en							
a Vista	1,540,276.12	1,445,815.41	1,445,815.41	1,445,815.41	1,949,696.86	1,949,696.86	0.00
a Plazo	68,804,677.52	68,314,936.67	68,333,828.65	68,466,983.98	67,136,292.06	67,162,859.43	0.00
Depositos en							
a Vista	919,509,561.07	872,542,626.81	933,310,470.20	944,886,873.58	909,160,095.80	863,816,347.70	0.00
a Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos en							
a Vista	77,805,900.00	76,693,917.46	93,139,600.00	93,634,400.00	91,316,750.00	78,710,000.00	0.00
a Plazo	841,703,661.07	795,848,709.35	840,170,870.20	851,252,473.58	817,843,345.80	785,106,347.70	0.00
Depositos en							
a Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos en							
a Vista	122,065,321.83	119,856,242.53	79,637,068.31	78,010,455.22	160,345,706.26	104,708,357.68	0.00
a Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos en							
a Vista	6,329,473.83	6,292,165.21	6,742,934.69	8,037,614.17	3,567,555.69	12,930,715.83	0.00
a Plazo	115,735,848.00	113,564,077.32	72,894,133.62	69,972,841.05	156,778,150.57	91,777,641.85	0.00
Depositos en							
a Vista	5,405,637,785.25	5,376,133,086.49	5,380,556,689.25	5,379,117,699.77	5,313,787,967.39	4,828,816,327.30	0.00
a Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos en							
a Vista	1,696,862,977.95	1,737,019,470.86	1,702,694,840.47	1,676,054,486.53	1,551,939,765.43	1,320,405,026.77	0.00
a Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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es	198,473,054.30	154,482,017.68	154,502,943.68	151,925,869.57	103,558,711.21	125,624,855.58	0.00
ciales	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	10,000,000.00	0.00
es							
A la	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	10,000,000.00	0.00
De	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bancos	198,473,054.30	154,482,017.68	154,502,943.68	151,925,869.57	103,558,711.21	115,624,855.58	0.00
A la	3,465,682.55	3,457,172.14	2,209,452.24	2,443,821.28	2,346,935.70	1,463,687.39	0.00
A Plazo	195,007,371.75	151,024,845.54	152,293,491.44	149,482,048.29	101,211,775.51	114,161,168.19	0.00
njero	1,498,389,923.65	1,582,537,453.18	1,548,191,896.79	1,524,128,616.96	1,448,381,054.22	1,194,780,171.19	0.00
ciales	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	56,743,505.02	57,231,388.96	32,261,643.77	35,886,258.47	31,786,972.68	4,188,588.18	0.00
es							
A la	1,716,278.67	2,204,162.61	2,261,643.77	1,886,258.47	1,786,972.68	1,688,588.18	0.00
A Plazo	55,027,226.35	55,027,226.35	30,000,000.00	34,000,000.00	30,000,000.00	2,500,000.00	0.00
De	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bancos	1,441,646,418.63	1,525,306,064.22	1,515,930,253.02	1,488,242,358.49	1,416,594,081.54	1,190,591,583.01	0.00
A la	48,574,467.01	98,552,979.88	74,617,789.92	64,833,685.46	92,309,121.29	111,021,494.07	0.00
A Plazo	1,393,071,951.62	1,426,753,084.34	1,441,312,463.10	1,423,408,673.03	1,324,284,960.25	1,079,570,088.94	0.00
ACIONES	2,957,623,261.78	2,890,331,322.68	2,970,814,739.59	2,982,894,717.09	2,969,352,466.44	2,794,589,705.57	0.00
es	50,000,000.00	40,000,000.00	40,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	0.00
njero	2,907,623,261.78	2,850,331,322.68	2,930,814,739.59	2,952,894,717.09	2,939,352,466.44	2,764,589,705.57	0.00
	131,949,109.68	140,789,924.01	100,150,278.79	107,921,733.96	215,115,888.25	186,528,813.06	0.00
S							
es	15,822,145.54	13,469,233.20	13,558,890.22	13,703,018.47	14,679,835.60	15,287,491.10	0.00
njero	116,126,964.14	127,320,690.81	86,591,388.57	94,218,715.49	200,436,052.65	171,241,321.96	0.00
ONIO	619,202,435.86	607,992,368.94	606,896,830.42	612,246,762.17	577,379,847.28	527,292,781.93	0.00
	281,874,453.37	281,978,936.94	282,074,942.15	282,179,267.52	282,430,010.26	282,532,774.19	0.00
as de	95,210,153.67	95,210,153.67	95,210,153.67	95,210,153.67	95,210,153.67	95,210,153.67	0.00
Reservas	-1,697,897.66	-3,231,218.66	-5,087,832.66	-4,805,686.66	-4,549,729.66	-6,411,808.66	0.00
d de	215,305,532.21	206,212,995.01	207,297,070.69	207,297,070.69	199,288,609.17	199,286,191.37	0.00
s							
d de	22,898,759.63	30,347,344.27	34,538,167.77	39,193,777.89	44,599,197.68	46,273,826.79	0.00
cia o	5,611,434.64	-2,525,842.29	-7,135,671.20	-6,827,820.94	-39,598,393.84	-89,598,355.43	0.00
n							
e para la							
	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ada	5,405,637,785.27	5,376,133,086.49	5,380,556,689.27	5,379,117,699.75	5,313,787,967.40	4,828,816,327.33	0.00





28 de Noviembre de 2008

ESTADO DE RESULTADO  
BANCO LATINOAMERICANO DE  
EXPORTACIONES, S.A.  
ENERO - OCTUBRE 2008

(En Balboas)

	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trim
ocion								
Por								
	23,820,708.96	21,140,086.39	21,895,027.77	66,855,823.12	20,071,956.67	20,586,557.84	19,811,416.20	60,46
mos	19,873,381.83	17,551,077.63	17,945,101.32	55,369,560.78	16,406,376.06	16,855,184.26	16,428,422.51	49,68
itos	963,411.63	977,905.19	941,932.87	2,883,249.69	837,802.82	546,334.03	588,824.44	1,97
iones	2,983,915.50	2,611,103.57	3,007,993.58	8,603,012.65	2,827,777.79	3,185,039.55	2,794,169.25	8,80
le								
nes	17,086,045.88	14,888,086.90	14,537,221.74	46,511,354.52	13,622,203.52	13,641,604.47	13,275,828.98	40,53
ses								
	17,082,770.67	14,884,099.03	14,533,425.06	46,500,294.76	13,619,325.35	13,640,583.03	13,269,954.94	40,52
iones	3,275.21	3,987.87	3,796.68	11,059.76	2,878.17	1,021.44	5,874.04	
eto de								
	6,734,663.08	6,251,999.49	7,357,806.03	20,344,468.60	6,449,753.15	6,944,953.37	6,535,587.22	19,93
resos	341,795.80	520,165.53	1,053,306.84	1,915,268.17	626,820.04	549,721.64	3,174,145.45	4,35
iones	541,754.03	505,491.03	686,481.33	1,733,726.39	495,604.65	714,567.17	711,322.28	1,92
iciones								
as	-75.15	48,830.21	136,961.92	185,716.98	76,334.70	207,625.59	307,173.63	59
	-199,883.08	-34,155.71	229,863.59	-4,175.20	54,880.69	-372,471.12	2,155,649.54	1,83
de								
nes	7,076,458.88	6,772,165.02	8,411,112.87	22,259,736.77	7,076,573.19	7,494,675.01	9,709,732.67	24,28
	2,282,796.84	2,567,259.02	3,240,982.36	8,091,038.22	3,049,100.32	2,792,086.81	5,464,680.21	11,30
rativos	1,326,096.44	1,600,317.40	1,839,856.93	4,766,270.77	1,601,121.41	1,651,783.11	2,046,553.55	5,29
	285,612.41	386,276.73	433,369.71	1,105,258.85	833,429.96	424,247.42	203,223.21	1,46
s de								
ción	217,222.95	215,560.48	219,552.46	652,335.89	218,210.99	216,082.99	215,173.57	64
Gastos	453,865.04	365,104.41	748,203.26	1,567,172.71	396,337.96	499,973.29	2,999,729.88	3,89
antes de								
es	4,793,662.04	4,204,906.00	5,170,130.51	14,168,698.55	4,027,472.87	4,702,588.20	4,245,052.46	12,97
iones								
as								
	0.00	0.00	0.00	0.00	0.00	0.00	-3,203,532.18	-3,20
del								
	4,793,662.04	4,204,906.00	5,170,130.51	14,168,698.55	4,027,472.87	4,702,588.20	7,448,584.64	16,17



28 de Noviembre de 2008

ESTADO DE RESULTADO  
BANCO LATINOAMERICANO DE  
EXPORTACIONES, S.A.  
ENERO - OCTUBRE 2008

(En Balboas)

Descripción	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Por									
Amortizaciones	21,130,985.34	21,151,257.10	20,473,547.60	62,755,790.04	19,481,571.86	0.00	0.00	19,481,571.86	209,563,112.40
Depreciaciones	17,476,993.31	17,454,381.24	16,774,582.97	51,705,957.52	16,148,830.19	0.00	0.00	16,148,830.19	172,914,504.53
Provisiones	625,901.60	630,691.09	835,810.05	2,092,402.74	185,328.46	0.00	0.00	185,328.46	7,133,811.65
Reservas	3,028,090.43	3,066,184.77	2,863,154.58	8,957,429.78	3,147,413.21	0.00	0.00	3,147,413.21	29,514,811.40
Impuestos	13,846,560.26	13,849,429.24	13,766,096.79	41,462,086.29	14,374,259.69	0.00	0.00	14,374,259.69	142,887,111.97
Intereses	13,840,419.39	13,846,169.64	13,765,254.37	41,451,843.40	14,370,803.22	0.00	0.00	14,370,803.22	142,852,000.23
Comisiones	6,140.87	3,259.60	842.42	10,242.89	3,456.47	0.00	0.00	3,456.47	34,142.25
Neto de									
Ingresos	7,284,425.08	7,301,827.86	6,707,450.81	21,293,703.75	5,107,312.17	0.00	0.00	5,107,312.17	66,675,625.64
Gastos	604,109.33	257,732.15	1,222,751.72	2,084,593.20	-705,559.47	0.00	0.00	-705,559.47	7,644,813.28
Provisiones	616,679.69	733,982.73	791,961.98	2,142,624.40	394,111.92	0.00	0.00	394,111.92	6,191,181.12
Comisiones									
Asas	-92,191.98	-937,077.63	77,243.66	-952,025.95	-1,058,730.18	0.00	0.00	-1,058,730.18	-1,233,184.74
Intereses	79,621.62	460,827.05	353,546.08	893,994.75	-40,941.21	0.00	0.00	-40,941.21	2,686,454.09
Comisiones	7,888,534.41	7,559,560.01	7,930,202.53	23,378,296.95	4,401,752.70	0.00	0.00	4,401,752.70	74,320,637.30
Intereses	3,697,710.91	2,903,949.89	3,366,436.50	9,968,097.30	2,727,123.60	0.00	0.00	2,727,123.60	32,092,980.20
Gastos administrativos	1,601,643.09	1,622,459.65	1,639,168.75	4,863,271.49	1,632,885.90	0.00	0.00	1,632,885.90	16,561,940.78
Intereses	438,014.96	518,195.08	415,716.97	1,371,927.01	476,628.05	0.00	0.00	476,628.05	4,414,114.12
Gastos de operación	1,185,152.20	280,025.81	200,351.64	1,665,529.65	213,881.46	0.00	0.00	213,881.46	3,181,440.74
Gastos antes de impuestos	472,900.66	483,269.35	1,111,199.14	2,067,369.15	403,728.19	0.00	0.00	403,728.19	7,934,811.37
Impuestos	4,190,823.50	4,655,610.12	4,563,766.03	13,410,199.65	1,674,629.10	0.00	0.00	1,674,629.10	42,228,440.44
Comisiones									
Antas	0.00	0.00	-841,653.76	-841,653.76	0.00	0.00	0.00	0.00	-4,045,111.40
Neto del	4,190,823.50	4,655,610.12	5,405,419.79	14,251,853.41	1,674,629.10	0.00	0.00	1,674,629.10	46,273,332.04



November 28, 2008

BANCO LATINOAMERICANO DE  
EXPORTACIONES  
BALANCE SHEETS\* DECEMBER 2007 AND  
JANUARY - OCTOBER 2008  
(In Balboas)\*\*

Description	Absolute	%	2007		2008			April
			December	January	February	March	April	
<b>ASSETS</b>	130,499,196.38	32.52	401,327,785.63	294,054,753.39	403,828,804.69	487,583,782.85	337,150,000.00	
Deposits	104,438.19	36.55	285,754.54	233,625.57	225,027.61	257,527.62	250,000.00	
Demand	104,438.19	36.55	285,754.54	233,625.57	225,027.61	257,527.62	250,000.00	
Time	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Foreign Deposits	130,395,162.75	32.51	401,036,339.06	293,816,988.13	403,599,292.09	487,320,706.18	336,890,000.00	
Demand	309,495,162.75	21,547.50	1,436,339.06	6,216,988.13	5,099,292.09	3,720,706.18	5,590,000.00	
Time	-179,100,000.00	-44.82	399,600,000.00	287,600,000.00	398,500,000.00	483,600,000.00	331,300,000.00	
Advance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Foreign	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other	-404.56	-7.11	5,692.03	4,139.69	4,484.99	5,549.05	0.00	
LIABILITY	-333,730,053.96	-9.11	3,662,194,693.87	3,548,971,499.30	3,683,948,745.67	3,704,904,162.38	3,866,910,000.00	
Other	-36,842,912.06	-14.59	252,482,566.49	259,592,677.23	259,887,677.23	398,281,443.48	394,560,000.00	
Foreign	-297,417,776.57	-8.55	3,479,355,318.34	3,359,260,301.18	3,493,942,547.55	3,376,494,824.39	3,542,220,000.00	
Advance	-530,634.67	-0.76	69,643,190.96	69,881,479.11	69,881,479.11	69,872,105.49	69,870,000.00	
Other	409,420.74	26.58	1,540,276.12	1,540,276.12	1,540,276.12	1,540,276.12	1,540,000.00	
Other	-940,055.41	-1.38	68,102,914.84	68,341,202.99	68,341,202.99	68,331,829.37	68,330,000.00	
<b>EQUITY</b>	288,507,478.97	50.15	575,308,868.73	720,927,339.13	752,313,401.97	802,295,101.08	879,020,000.00	
Other	6,514,000.00	9.02	72,196,000.00	72,611,200.00	78,024,276.58	78,098,235.64	78,000,000.00	
Foreign	281,993,478.97	56.05	503,112,868.73	648,316,139.13	674,289,125.39	724,196,865.44	801,020,000.00	
Advance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>LIABILITIES</b>	13,715,468.96	15.07	90,992,888.72	107,647,561.41	108,664,901.06	109,454,265.51	79,590,000.00	
Other	8,656,062.42	202.50	4,274,653.41	3,776,255.93	4,822,408.82	4,493,961.80	6,590,000.00	
Foreign	5,059,406.54	5.83	86,718,235.31	103,871,305.48	103,842,492.24	104,960,303.71	73,000,000.00	
<b>ASSETS</b>	98,992,090.35	2.09	4,729,824,236.95	4,671,601,153.23	4,948,755,853.39	5,104,237,311.82	5,162,700,000.00	
Other	-192,631,557.77	-12.73	1,513,036,584.54	1,311,034,546.15	1,437,684,538.56	1,423,205,733.93	1,559,530,000.00	
Other	-100,090,051.21	-44.34	225,714,906.79	218,952,787.47	246,914,642.04	184,800,521.54	250,150,000.00	
Government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Customers	10,000,000.00	0.00	0.00	0.00	1,400,838.44	0.00	0.00	
Demand	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Time	10,000,000.00	0.00	0.00	0.00	1,400,838.44	0.00	0.00	
Savings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other	-110,090,051.21	-48.77	225,714,906.79	218,952,787.47	245,513,803.60	184,800,521.54	250,150,000.00	

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Demand	-21,978,144.48	-93.76	23,441,831.87	22,583,638.33	17,629,784.93	13,046,533.96	11,16
Time	-88,111,906.73	-43.56	202,273,074.92	196,369,149.14	227,884,018.67	171,753,987.58	238,99
gn	-92,541,506.56	-7.19	1,287,321,677.75	1,092,081,758.68	1,190,769,896.52	1,238,405,212.39	1,309,37
overnment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
customers	-37,455,487.77	-89.94	41,644,075.95	51,474,906.67	46,727,501.29	12,455,066.51	65,56
Demand	224,512.23	15.33	1,464,075.95	1,474,906.67	2,727,501.29	3,441,152.62	6,53
Time	-37,680,000.00	-93.78	40,180,000.00	50,000,000.00	44,000,000.00	9,013,913.89	59,02
Savings	0.00	0.00	0.00	0.00	0.00	0.00	0.00
m Banks	-55,086,018.79	-4.42	1,245,677,601.80	1,040,606,852.01	1,144,042,395.23	1,225,950,145.88	1,243,81
Demand	24,038,244.02	27.64	86,983,250.05	94,067,907.24	104,019,526.16	78,317,765.09	37,44
Time	-79,124,262.81	-6.83	1,158,694,351.75	946,538,944.77	1,040,022,869.07	1,147,632,380.79	1,206,36
WINGS	279,551,108.53	11.12	2,515,038,597.04	2,646,362,875.95	2,787,614,144.91	2,952,332,271.03	2,902,53
	-10,000,000.00	-25.00	40,000,000.00	40,000,000.00	50,000,000.00	50,000,126.79	50,00
gn	289,551,108.53	11.70	2,475,038,597.04	2,606,362,875.95	2,737,614,144.91	2,902,332,144.24	2,852,53
TIES	74,990,940.40	67.23	111,537,872.66	132,364,806.35	134,356,889.45	147,344,908.68	98,31
	9,856,360.37	181.48	5,431,130.73	4,769,284.35	3,269,484.25	2,468,745.74	11,59
gn	65,134,580.03	61.39	106,106,741.93	127,595,522.00	131,087,405.20	144,876,162.94	86,72
HOLDERS'							
	-62,918,400.81	-10.66	590,211,182.74	581,838,924.86	589,100,280.61	581,354,398.29	602,31
al	1,198,112.57	0.43	281,334,661.62	281,418,007.88	281,495,976.96	281,612,180.17	281,77
al Reserves	0.00	0.00	95,210,153.67	95,210,153.67	95,210,153.67	95,210,153.67	95,21
Reserves	-4,402,178.00	219.05	-2,009,630.66	-3,992,368.66	-2,735,809.66	-3,981,842.66	-3,23
ed							
	24,391,648.98	13.95	174,894,542.39	223,306,964.95	223,306,964.95	215,305,532.21	215,30
Income	-2,138,603.69	-4.42	48,412,430.48	4,793,662.04	8,998,568.04	14,168,698.56	18,19
or Loss in available							
	-81,967,380.67	1074.14	-7,630,974.76	-18,897,495.02	-17,175,573.35	-20,960,323.66	-4,94
ordinated							
	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TIES AND HOLDER'S							
	98,992,090.35	2.09	4,729,824,236.98	4,671,601,153.31	4,948,755,853.53	5,104,237,311.93	5,162,70

\* 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 Panamá

Superintendencia de Bancos (website: <http://www.superbancos.gob.pa>).

November 28, 2008

BANCO LATINOAMERICANO DE  
EXPORTACIONES  
BALANCE SHEETS\* DECEMBER 2007 AND  
JANUARY - OCTOBER 2008  
(In Balboas)\*\*

	2008						
Description	May	June	July	August	September	October	November
<b>ASSETS</b>	336,767,457.10	348,888,538.19	336,729,056.48	473,204,059.94	445,219,951.04	531,826,982.01	0.00
Deposits							
Demand	206,238.55	165,920.03	540,189.06	579,066.57	157,675.75	390,192.73	0.00
Time	0.00	0.00	0.00	0.00	0.00	0.00	0.00
In Deposits	336,554,858.90	348,717,340.66	336,183,524.53	472,620,428.43	445,058,874.57	531,431,501.81	0.00
Demand	18,354,858.90	14,817,340.66	19,283,524.53	19,120,428.43	204,558,874.57	310,931,501.81	0.00
Time	318,200,000.00	333,900,000.00	316,900,000.00	453,500,000.00	240,500,000.00	220,500,000.00	0.00
Advance	0.00	0.00	0.00	0.00	0.00	0.00	0.00
In	0.00	0.00	0.00	0.00	0.00	0.00	0.00
In	6,359.65	5,277.50	5,342.89	4,564.94	3,400.72	5,287.47	0.00
IO	4,027,295,445.25	4,034,845,678.96	4,030,880,094.26	3,883,016,311.03	3,799,062,214.29	3,328,464,639.91	0.00
In	377,524,734.90	374,402,937.57	333,249,279.25	345,509,524.58	223,752,461.29	215,639,654.43	0.00
In	3,720,115,663.99	3,730,203,493.47	3,767,410,459.07	3,607,419,585.84	3,644,395,741.92	3,181,937,541.77	0.00
Advance	70,344,953.64	69,760,752.08	69,779,644.06	69,912,799.39	69,085,988.92	69,112,556.29	0.00
In	1,540,276.12	1,445,815.41	1,445,815.41	1,445,815.41	1,949,696.86	1,949,696.86	0.00
In	68,804,677.52	68,314,936.67	68,333,828.65	68,466,983.98	67,136,292.06	67,162,859.43	0.00
<b>LIABILITIES</b>							
Demand	919,509,561.07	872,542,626.81	933,310,470.20	944,886,873.58	909,160,095.80	863,816,347.70	0.00
In	77,805,900.00	76,693,917.46	93,139,600.00	93,634,400.00	91,316,750.00	78,710,000.00	0.00
In	841,703,661.07	795,848,709.35	840,170,870.20	851,252,473.58	817,843,345.80	785,106,347.70	0.00
Advance	0.00	0.00	0.00	0.00	0.00	0.00	0.00
In	0.00	0.00	0.00	0.00	0.00	0.00	0.00
In	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>ASSETS</b>	122,065,321.83	119,856,242.53	79,637,068.31	78,010,455.22	160,345,706.26	104,708,357.68	0.00
In	6,329,473.83	6,292,165.21	6,742,934.69	8,037,614.17	3,567,555.69	12,930,715.83	0.00
In	115,735,848.00	113,564,077.32	72,894,133.62	69,972,841.05	156,778,150.57	91,777,641.85	0.00
<b>ASSETS</b>	5,405,637,785.25	5,376,133,086.49	5,380,556,689.25	5,379,117,699.77	5,313,787,967.39	4,828,816,327.30	0.00
<b>LIABILITIES</b>	1,696,862,977.95	1,737,019,470.86	1,702,694,840.47	1,676,054,486.53	1,551,939,765.43	1,320,405,026.77	0.00
In	198,473,054.30	154,482,017.68	154,502,943.68	151,925,869.57	103,558,711.21	125,624,855.58	0.00
Government	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Customers	0.00	0.00	0.00	0.00	0.00	10,000,000.00	0.00
Demand	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Time	0.00	0.00	0.00	0.00	0.00	10,000,000.00	0.00
Savings	0.00	0.00	0.00	0.00	0.00	0.00	0.00
In Banks	198,473,054.30	154,482,017.68	154,502,943.68	151,925,869.57	103,558,711.21	115,624,855.58	0.00
Demand	3,465,682.55	3,457,172.14	2,209,452.24	2,443,821.28	2,346,935.70	1,463,687.39	0.00

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Time	195,007,371.75	151,024,845.54	152,293,491.44	149,482,048.29	101,211,775.51	114,161,168.19	0
n	1,498,389,923.65	1,582,537,453.18	1,548,191,896.79	1,524,128,616.96	1,448,381,054.22	1,194,780,171.19	0
ernment	0.00	0.00	0.00	0.00	0.00	0.00	0
omers	56,743,505.02	57,231,388.96	32,261,643.77	35,886,258.47	31,786,972.68	4,188,588.18	0
emand	1,716,278.67	2,204,162.61	2,261,643.77	1,886,258.47	1,786,972.68	1,688,588.18	0
ime	55,027,226.35	55,027,226.35	30,000,000.00	34,000,000.00	30,000,000.00	2,500,000.00	0
avings	0.00	0.00	0.00	0.00	0.00	0.00	0
n Banks	1,441,646,418.63	1,525,306,064.22	1,515,930,253.02	1,488,242,358.49	1,416,594,081.54	1,190,591,583.01	0
emand	48,574,467.01	98,552,979.88	74,617,789.92	64,833,685.46	92,309,121.29	111,021,494.07	0
ime	1,393,071,951.62	1,426,753,084.34	1,441,312,463.10	1,423,408,673.03	1,324,284,960.25	1,079,570,088.94	0
INGS	2,957,623,261.78	2,890,331,322.68	2,970,814,739.59	2,982,894,717.09	2,969,352,466.44	2,794,589,705.57	0
	50,000,000.00	40,000,000.00	40,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	0
n	2,907,623,261.78	2,850,331,322.68	2,930,814,739.59	2,952,894,717.09	2,939,352,466.44	2,764,589,705.57	0
IES	131,949,109.68	140,789,924.01	100,150,278.79	107,921,733.96	215,115,888.25	186,528,813.06	0
	15,822,145.54	13,469,233.20	13,558,890.22	13,703,018.47	14,679,835.60	15,287,491.10	0
n	116,126,964.14	127,320,690.81	86,591,388.57	94,218,715.49	200,436,052.65	171,241,321.96	0
OLDERS'							
	619,202,435.86	607,992,368.94	606,896,830.42	612,246,762.17	577,379,847.28	527,292,781.93	0
	281,874,453.37	281,978,936.94	282,074,942.15	282,179,267.52	282,430,010.26	282,532,774.19	0
Reserves	95,210,153.67	95,210,153.67	95,210,153.67	95,210,153.67	95,210,153.67	95,210,153.67	0
Reserves	-1,697,897.66	-3,231,218.66	-5,087,832.66	-4,805,686.66	-4,549,729.66	-6,411,808.66	0
ed							
	215,305,532.21	206,212,995.01	207,297,070.69	207,297,070.69	199,288,609.17	199,286,191.37	0
ome	22,898,759.63	30,347,344.27	34,538,167.77	39,193,777.89	44,599,197.68	46,273,826.79	0
r Loss in available							
	5,611,434.64	-2,525,842.29	-7,135,671.20	-6,827,820.94	-39,598,393.84	-89,598,355.43	0
minated							
	0.00	0.00	0.00	0.00	0.00	0.00	0
IES AND OLDER'S							
	5,405,637,785.27	5,376,133,086.49	5,380,556,689.27	5,379,117,699.75	5,313,787,967.40	4,828,816,327.33	0

\* Includes only Panama - New York accounts.

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November 28, 2008

STATEMENTS OF INCOME \*  
BANCO LATINOAMERICANO DE  
EXPORTACIONES, S.A.  
JANUARY - OCTOBER 2008

(In Balboas)\*\*

	January	February	March	I Quarter	April	May	June	Q
ption	23,820,708.96	21,140,086.39	21,895,027.77	66,855,823.12	20,071,956.67	20,586,557.84	19,811,416.20	60,46
come	19,873,381.83	17,551,077.63	17,945,101.32	55,369,560.78	16,406,376.06	16,855,184.26	16,428,422.51	49,68
ts	963,411.63	977,905.19	941,932.87	2,883,249.69	837,802.82	546,334.03	588,824.44	1,97
ments	2,983,915.50	2,611,103.57	3,007,993.58	8,603,012.65	2,827,777.79	3,185,039.55	2,794,169.25	8,80
expense	17,086,045.88	14,888,086.90	14,537,221.74	46,511,354.52	13,622,203.52	13,641,604.47	13,275,828.98	40,53
t	17,082,770.67	14,884,099.03	14,533,425.06	46,500,294.76	13,619,325.35	13,640,583.03	13,269,954.94	40,52
issions	3,275.21	3,987.87	3,796.68	11,059.76	2,878.17	1,021.44	5,874.04	
st	6,734,663.08	6,251,999.49	7,357,806.03	20,344,468.60	6,449,753.15	6,944,953.37	6,535,587.22	19,93
ome	341,795.80	520,165.53	1,053,306.84	1,915,268.17	626,820.04	549,721.64	3,174,145.45	4,35
issions	541,754.03	505,491.03	686,481.33	1,733,726.39	495,604.65	714,567.17	711,322.28	1,92
n								
s	-75.15	48,830.21	136,961.92	185,716.98	76,334.70	207,625.59	307,173.63	59
Income	-199,883.08	-34,155.71	229,863.59	-4,175.20	54,880.69	-372,471.12	2,155,649.54	1,83
Income	7,076,458.88	6,772,165.02	8,411,112.87	22,259,736.77	7,076,573.19	7,494,675.01	9,709,732.67	24,28
	2,282,796.84	2,567,259.02	3,240,982.36	8,091,038.22	3,049,100.32	2,792,086.81	5,464,680.21	11,30
Administrative	1,326,096.44	1,600,317.40	1,839,856.93	4,766,270.77	1,601,121.41	1,651,783.11	2,046,553.55	5,29
l	285,612.41	386,276.73	433,369.71	1,105,258.85	833,429.96	424,247.42	203,223.21	1,46
iation	217,222.95	215,560.48	219,552.46	652,335.89	218,210.99	216,082.99	215,173.57	64
	453,865.04	365,104.41	748,203.26	1,567,172.71	396,337.96	499,973.29	2,999,729.88	3,89
ne								
ovision	4,793,662.04	4,204,906.00	5,170,130.51	14,168,698.55	4,027,472.87	4,702,588.20	4,245,052.46	12,97
on for								
s	0.00	0.00	0.00	0.00	0.00	0.00	-3,203,532.18	-3,20
ne	4,793,662.04	4,204,906.00	5,170,130.51	14,168,698.55	4,027,472.87	4,702,588.20	7,448,584.64	16,17

\* Includes only Panama - New York accounts.

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November 28, 2008

STATEMENTS OF INCOME \*  
 BANCO LATINOAMERICANO DE  
 EXPORTACIONES, S.A.  
 JANUARY - OCTOBER 2008

(In Balboas)\*\*

	July	August	September	III Quarter	October	November	December	IV Quarter	Year to Date
Net Income	21,130,985.34	21,151,257.10	20,473,547.60	62,755,790.04	19,481,571.86	0.00	0.00	19,481,571.86	209,562,111.86
Interest	17,476,993.31	17,454,381.24	16,774,582.97	51,705,957.52	16,148,830.19	0.00	0.00	16,148,830.19	172,919,661.91
Dividends	625,901.60	630,691.09	835,810.05	2,092,402.74	185,328.46	0.00	0.00	185,328.46	7,139,860.90
Provision	3,028,090.43	3,066,184.77	2,863,154.58	8,957,429.78	3,147,413.21	0.00	0.00	3,147,413.21	29,514,276.20
Expense	13,846,560.26	13,849,429.24	13,766,096.79	41,462,086.29	14,374,259.69	0.00	0.00	14,374,259.69	142,881,345.27
Net	13,840,419.39	13,846,169.64	13,765,254.37	41,451,843.40	14,370,803.22	0.00	0.00	14,370,803.22	142,851,815.30
Commissions	6,140.87	3,259.60	842.42	10,242.89	3,456.47	0.00	0.00	3,456.47	34,101.85
Net	7,284,425.08	7,301,827.86	6,707,450.81	21,293,703.75	5,107,312.17	0.00	0.00	5,107,312.17	66,673,717.15
Income	604,109.33	257,732.15	1,222,751.72	2,084,593.20	-705,559.47	0.00	0.00	-705,559.47	7,644,368.13
Commissions	616,679.69	733,982.73	791,961.98	2,142,624.40	394,111.92	0.00	0.00	394,111.92	6,199,880.72
Net	-92,191.98	-937,077.63	77,243.66	-952,025.95	-1,058,730.18	0.00	0.00	-1,058,730.18	-1,233,411.59
Income	79,621.62	460,827.05	353,546.08	893,994.75	-40,941.21	0.00	0.00	-40,941.21	2,688,417.99
Net Income	7,888,534.41	7,559,560.01	7,930,202.53	23,378,296.95	4,401,752.70	0.00	0.00	4,401,752.70	74,320,907.92
Net	3,697,710.91	2,903,949.89	3,366,436.50	9,968,097.30	2,727,123.60	0.00	0.00	2,727,123.60	32,092,611.30
Administrative	1,601,643.09	1,622,459.65	1,639,168.75	4,863,271.49	1,632,885.90	0.00	0.00	1,632,885.90	16,561,919.28
Net	438,014.96	518,195.08	415,716.97	1,371,927.01	476,628.05	0.00	0.00	476,628.05	4,416,692.04
Association	1,185,152.20	280,025.81	200,351.64	1,665,529.65	213,881.46	0.00	0.00	213,881.46	3,184,641.76
Net	472,900.66	483,269.35	1,111,199.14	2,067,369.15	403,728.19	0.00	0.00	403,728.19	7,934,113.65
Provision	4,190,823.50	4,655,610.12	4,563,766.03	13,410,199.65	1,674,629.10	0.00	0.00	1,674,629.10	42,229,857.80
Provision for	0.00	0.00	-841,653.76	-841,653.76	0.00	0.00	0.00	0.00	-4,041,653.76
Net	4,190,823.50	4,655,610.12	5,405,419.79	14,251,853.41	1,674,629.10	0.00	0.00	1,674,629.10	46,278,204.04

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