



ESTADO DE RESULTADO
Banco Santander (Panamá), S.A.
ENERO - DICIEMBRE 2004
(En Balboas)

Descripción	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	143,765.62	181,992.86	184,032.03	509,790.51	141,771.58	134,400.28	112,358.96	388,530.82	96,505.24	94,416.85	98,236.44	289,158.53	104,822.39	114,166.83	134,196.13	353,185.35	1,540,665.21
Préstamos	89,205.31	83,308.21	89,033.01	261,546.53	86,142.89	89,376.03	85,872.35	261,391.27	69,234.79	60,910.31	63,175.49	193,320.59	64,087.22	53,069.66	49,666.70	166,823.58	883,081.97
Depósitos	54,560.31	98,485.06	94,999.02	248,044.39	55,420.06	45,024.25	26,471.47	126,915.78	27,270.45	33,307.62	35,060.95	95,639.02	40,727.52	60,978.31	84,529.43	186,235.26	656,834.45
Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Arrendamiento Financiero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	0.00	199.59	0.00	199.59	208.63	0.00	15.14	223.77	0.00	198.92	0.00	198.92	7.65	118.86	0.00	126.51	748.79
Egresos de Operaciones	75,828.85	114,195.41	116,458.55	306,482.81	77,159.75	81,317.32	70,947.11	229,424.18	64,689.04	88,374.76	60,112.55	213,176.35	64,254.63	62,624.40	61,067.18	187,946.21	937,029.55
Intereses Pagados	75,828.85	114,195.40	116,385.02	306,409.27	77,007.02	81,225.42	70,717.83	228,950.27	64,689.04	88,328.02	60,020.65	213,037.71	64,254.63	62,624.40	61,023.68	187,902.71	912,299.96
Comisiones	0.00	0.01	73.53	73.54	152.73	91.90	229.28	473.91	0.00	24,046.74	91.90	24,138.64	0.00	0.00	43.50	43.50	24,729.59
Ingreso Neto de Intereses	67,936.77	67,797.45	67,573.48	203,307.70	64,611.83	53,082.96	41,411.85	159,106.64	31,816.20	6,042.09	38,123.89	75,982.18	40,567.76	51,542.43	73,128.95	165,239.14	603,635.66
Otros Ingresos	5,402.19	77,448.09	92,385.79	175,236.07	784,888.18	89,410.31	6,348.08	880,646.57	165,513.67	52,116.92	54,983.06	272,613.65	68,012.98	58,797.59	23,289.46	150,100.03	1,478,596.32
Comisiones	4,981.79	7,391.90	6,111.58	18,485.27	5,004.50	8,927.63	3,373.99	17,306.12	3,676.58	3,576.92	3,627.77	10,881.27	3,276.13	3,620.14	4,066.86	10,963.13	57,635.79
Operaciones con Divisas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	0.00	0.00	0.00	590,000.00	-48,815.81	2,547.29	543,731.48	3,537.90	0.00	0.00	3,537.90	40,685.85	0.00	0.00	40,685.85	587,955.23
Otros Ingresos	420.40	70,056.19	86,274.21	156,750.80	189,883.68	129,298.49	426.80	319,608.97	158,299.19	48,540.00	51,355.29	258,194.48	24,051.00	55,177.45	19,222.60	98,451.05	833,005.30
Ingresos de Operaciones	73,338.96	145,245.54	159,959.27	378,543.77	849,500.01	142,493.27	47,759.93	1,039,753.21	197,329.87	58,159.01	93,106.95	348,595.83	108,580.74	110,340.02	96,418.41	315,339.17	2,082,231.98
Egresos Generales	170,029.20	179,583.62	183,152.64	532,765.46	154,943.44	139,962.15	171,987.05	466,892.64	292,576.71	128,985.42	122,261.13	543,823.26	153,759.20	133,621.70	138,702.38	426,083.28	1,969,564.64
Gastos Administrativos	124,103.74	115,824.26	133,406.39	373,334.39	109,176.79	89,427.01	136,209.65	334,813.45	227,834.73	99,534.74	89,736.67	417,106.14	118,632.69	116,322.99	117,628.94	352,584.62	1,477,838.60
Gastos Generales	19,539.53	19,730.80	32,743.46	72,013.79	21,849.15	17,621.90	11,700.95	51,172.00	15,782.58	10,330.56	13,475.30	39,588.44	12,976.65	10,281.64	12,955.67	36,213.96	198,988.19
Gastos de Depreciación	3,100.86	2,135.66	2,135.42	7,371.94	2,135.42	2,135.42	2,135.42	6,406.26	2,135.42	2,135.42	2,135.42	6,406.26	494.85	582.07	582.07	1,658.99	21,843.45
Otros Gastos	23,285.07	41,892.90	14,867.37	80,045.34	21,782.08	30,777.82	21,941.03	74,500.93	46,823.98	16,984.70	16,913.74	80,722.42	21,655.01	6,435.00	7,535.70	35,625.71	270,894.40
Utilidad antes de Provisiones	-96,690.24	-34,338.08	-23,193.37	-154,221.69	694,556.57	2,531.12	-124,227.12	572,860.57	-95,246.84	-70,826.41	-29,154.18	-195,227.43	-45,178.46	-23,281.68	-42,283.97	-110,744.11	112,667.34
Provisiones por Cuentas Malas	0.00	0.00	1,996.59	1,996.59	2,288.04	0.00	0.00	2,288.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,284.63
Utilidad del Periodo	-96,690.24	-34,338.08	-25,189.96	-156,218.28	692,268.53	2,531.12	-124,227.12	570,572.53	-95,246.84	-70,826.41	-29,154.18	-195,227.43	-45,178.46	-23,281.68	-42,283.97	-110,744.11	108,382.71