



**ESTADO DE RESULTADO**  
**Banco Sudamericano , S.A.**  
**ENERO - DICIEMBRE 2004**  
**(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	220,091.88	153,020.58	147,034.75	520,147.21	183,363.64	191,759.54	189,768.23	564,891.41	204,409.03	214,934.69	212,663.88	632,007.60	222,016.59	230,006.20	236,147.88	688,170.67	2,405,216.89
Préstamos	71,552.94	65,511.98	62,461.67	199,526.59	61,734.72	56,623.78	55,529.90	173,888.40	57,061.22	57,468.64	58,671.60	173,201.46	62,331.65	62,191.79	66,305.69	190,829.13	737,445.58
Depósitos	109,534.89	97,922.97	113,162.76	320,620.62	121,628.92	135,135.76	134,238.33	391,003.01	147,347.81	157,466.05	153,992.28	458,806.14	159,684.94	167,814.41	169,842.19	497,341.54	1,667,771.31
Inversiones	39,004.05	-10,414.37	-28,589.68	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	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
Egresos de Operaciones	182,486.32	168,582.78	177,756.72	528,825.82	172,180.93	177,271.44	172,455.39	521,907.76	180,386.21	188,686.15	193,589.35	562,661.71	204,960.96	199,708.95	212,226.70	616,896.61	2,230,291.90
Intereses Pagados	182,045.82	167,809.05	176,369.46	526,224.33	171,724.43	176,599.78	171,887.39	520,211.60	179,865.66	188,230.60	193,073.44	561,169.70	204,608.41	199,312.41	211,552.20	615,473.02	2,223,078.65
Comisiones	440.50	773.73	1,387.26	2,601.49	456.50	671.66	568.00	1,696.16	520.55	455.55	515.91	1,492.01	352.55	396.54	674.50	1,423.59	7,213.25
Ingreso Neto de Intereses	37,605.56	-15,562.20	-30,721.97	-8,678.61	11,182.71	14,488.10	17,312.84	42,983.65	24,022.82	26,248.54	19,074.53	69,345.89	17,055.63	30,297.25	23,921.18	71,274.06	174,924.99
Otros Ingresos	3,418.63	78,145.49	13,658.76	95,222.88	3,970.24	2,572.39	2,358.22	8,900.85	4,221.94	2,401.24	2,360.67	8,983.85	7,163.89	1,631.55	3,359.72	12,155.16	125,262.74
Comisiones	949.00	2,530.40	2,152.00	5,631.40	2,524.77	2,564.69	2,350.73	7,440.19	2,820.91	2,664.75	2,626.00	8,111.66	7,428.90	1,904.55	2,355.13	11,688.58	32,871.83
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	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	2,469.63	75,615.09	11,506.76	89,591.48	1,445.47	7.70	7.49	1,460.66	1,401.03	-263.51	-265.33	872.19	-265.01	-273.00	1,004.59	466.58	92,390.91
Ingresos de Operaciones	41,024.19	62,583.29	-17,063.21	86,544.27	15,152.95	17,060.49	19,671.06	51,884.50	28,244.76	28,649.78	21,435.20	78,329.74	24,219.52	31,928.80	27,280.90	83,429.22	300,187.73
Egresos Generales	141,367.36	-49,984.15	-29,753.58	61,629.63	20,032.49	27,788.39	16,546.35	64,367.23	20,826.37	20,705.49	20,884.74	62,416.60	19,474.83	25,046.07	21,796.33	66,317.23	254,730.69
Gastos Administrativos	11,665.51	9,700.57	17,246.85	38,612.93	11,203.33	15,199.69	9,881.29	36,284.31	12,713.22	14,191.93	13,856.38	40,761.53	12,259.35	12,827.46	14,254.14	39,340.95	154,999.72
Gastos Generales	1,303.44	2,470.95	1,397.15	5,171.54	4,288.78	5,862.29	1,848.39	11,999.46	3,287.62	1,688.03	2,195.25	7,170.90	2,382.37	1,796.92	2,005.14	6,184.43	30,526.33
Gastos de Depreciación	252.58	252.58	252.58	757.74	252.58	254.61	255.87	763.06	264.73	264.73	272.31	801.77	272.31	359.81	359.81	991.93	3,314.50
Otros Gastos	128,145.83	-62,408.25	-48,650.16	17,087.42	4,287.80	6,471.80	4,560.80	15,320.40	4,560.80	4,560.80	4,560.80	13,682.40	4,560.80	10,061.88	5,177.24	19,799.92	65,890.14
Utilidad antes de Provisiones	-100,343.17	112,567.44	12,690.37	24,914.64	-4,879.54	-10,727.90	3,124.71	-12,482.73	7,418.39	7,944.29	550.46	15,913.14	4,744.69	6,882.73	5,484.57	17,111.99	45,457.04
Provisiones por Cuentas Malas	31,134.54	-31,134.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277.56	-277.56	0.00	0.00
Utilidad del Periodo	-131,477.71	143,701.98	12,690.37	24,914.64	-4,879.54	-10,727.90	3,124.71	-12,482.73	7,418.39	7,944.29	550.46	15,913.14	4,744.69	6,605.17	5,762.13	17,111.99	45,457.04