



**ESTADO DE RESULTADO**  
**Banque Sudameris**  
**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	295,078.27	263,002.98	267,525.10	825,606.35	256,298.76	231,953.88	176,788.55	665,041.19	153,955.80	114,263.70	99,606.08	367,825.58	78,077.58	-19,553.94	26,903.38	85,427.02	1,943,900.14
Préstamos	117,293.62	96,209.95	77,895.62	291,399.19	73,781.30	54,665.89	48,505.88	176,953.07	48,324.77	36,468.16	35,103.95	119,896.88	24,012.67	-57,587.05	-51.42	-33,625.80	554,623.34
Depósitos	115,470.83	106,668.40	130,223.61	352,362.84	121,516.81	118,272.96	103,373.37	343,163.14	101,882.74	77,732.82	64,502.13	244,117.69	54,064.91	38,033.11	23,932.38	116,030.40	1,055,674.07
Inversiones	53,156.66	53,156.67	53,156.67	159,470.00	53,156.66	53,156.67	19,124.15	125,437.48	-702.63	0.00	0.00	-702.63	0.00	0.00	0.00	0.00	284,204.85
Arrendamiento Financiero	7,407.60	6,967.96	6,249.20	20,624.76	6,041.35	5,858.36	5,785.15	17,684.86	2,830.03	62.72	0.00	2,892.75	0.00	0.00	0.00	0.00	41,202.37
Otros Ingresos	1,749.56	0.00	0.00	1,749.56	1,802.64	0.00	0.00	1,802.64	1,620.89	0.00	0.00	1,620.89	0.00	0.00	3,022.42	3,022.42	8,195.51
Egresos de Operaciones	153,628.61	135,795.57	148,224.10	437,648.28	123,323.51	122,089.75	99,509.81	344,923.07	252,213.57	70,916.04	60,153.21	383,282.82	34,026.54	21,631.33	7,980.07	63,637.94	1,229,492.11
Intereses Pagados	145,054.83	129,184.86	140,173.68	414,413.37	121,481.84	112,828.88	91,703.11	326,013.83	90,455.10	62,665.09	54,696.08	207,816.27	27,572.42	12,685.43	-1,490.72	38,767.13	987,010.60
Comisiones	8,573.78	6,610.71	8,050.42	23,234.91	1,841.67	9,260.87	7,806.70	18,909.24	161,758.47	8,250.95	5,457.13	175,466.55	6,454.12	8,945.90	9,470.79	24,870.81	242,481.51
Ingreso Neto de Intereses	141,449.66	127,207.41	119,301.00	387,958.07	132,975.25	109,864.13	77,278.74	320,118.12	-98,257.77	43,347.66	39,452.87	-15,457.24	44,051.04	-41,185.27	18,923.31	21,789.08	714,408.03
Otros Ingresos	5,179,950.42	179,942.11	1,122,090.86	6,481,983.39	120,517.78	2,783,939.65	66,807.01	2,971,264.44	821,447.20	654,031.10	654,352.51	2,129,830.81	-1,471,830.22	179,138.28	2,806,492.31	1,513,800.37	13,096,879.01
Comisiones	43,808.45	67,146.65	58,131.86	169,086.96	42,640.85	83,198.21	39,267.37	165,106.43	8,326.53	18,052.97	16,723.72	43,103.22	22,560.04	29,482.06	3,041.76	55,083.86	432,380.47
Dividendos	49,612.43	0.00	0.00	49,612.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49,612.43
Otros Ingresos	5,086,529.54	112,795.46	1,063,959.00	6,263,284.00	77,876.93	2,700,741.44	27,539.64	2,806,158.01	813,120.67	635,978.13	637,628.79	2,086,727.59	-1,494,390.26	149,656.22	2,803,450.55	1,458,716.51	12,614,886.11
Ingresos de Operaciones	5,321,400.08	307,149.52	1,241,391.86	6,869,941.46	253,493.03	2,893,803.78	144,085.75	3,291,382.56	723,189.43	697,378.76	693,805.38	2,114,373.57	-1,427,779.18	137,953.01	2,825,415.62	1,535,589.45	13,811,287.04
Egresos Generales	272,470.69	296,060.03	708,196.64	1,276,727.36	272,340.35	1,436,327.27	291,536.01	2,000,203.63	306,274.01	297,080.51	1,721,458.89	2,324,813.41	-1,303,467.07	129,914.52	457,367.06	-716,185.49	4,885,558.91
Gastos Administrativos	168,293.03	225,613.85	171,126.46	565,033.34	195,337.79	168,574.10	222,210.80	586,122.69	236,915.11	222,183.58	1,538,329.14	1,997,427.83	-1,354,595.20	85,993.06	416,512.47	-852,089.67	2,296,494.19
Gastos Generales	70,689.73	35,696.65	86,083.14	192,469.52	49,152.52	36,319.58	40,869.42	126,341.52	42,436.07	42,138.02	21,327.62	105,901.71	25,058.37	23,450.30	29,959.88	78,468.55	503,181.30
Gastos de Depreciación	14,441.73	11,495.01	11,514.94	37,451.68	11,795.30	11,655.11	11,630.61	35,081.02	11,616.61	11,466.37	138,377.09	161,460.07	10,730.55	6,240.13	0.00	16,970.68	250,963.45
Otros Gastos	19,046.20	23,254.52	439,472.10	481,772.82	16,054.74	1,219,778.48	16,825.18	1,252,658.40	15,306.22	21,292.54	23,425.04	60,023.80	15,339.21	14,231.03	10,894.71	40,464.95	1,834,919.97
Utilidad antes de Provisiones	5,048,929.39	11,089.49	533,195.22	5,593,214.10	-18,847.32	1,457,476.51	-147,450.26	1,291,178.93	416,915.42	400,298.25	-1,027,653.51	-210,439.84	-124,312.11	8,038.49	2,368,048.56	2,251,774.94	8,925,728.13
Provisiones por Cuentas Malas	4,962,707.33	68,740.00	1,741,541.55	6,772,988.88	100,000.00	100,000.00	0.00	200,000.00	722,683.88	5,933.94	-2,006,599.71	-1,277,981.89	0.00	0.00	-1,194,620.77	-1,194,620.77	4,500,386.22
Utilidad del Periodo	86,222.06	-57,650.51	-1,208,346.33	-1,179,774.78	-118,847.32	1,357,476.51	-147,450.26	1,091,178.93	-305,768.46	394,364.31	978,946.20	1,067,542.05	-124,312.11	8,038.49	3,562,669.33	3,446,395.71	4,425,341.91