



**ESTADO DE RESULTADO**  
**Banco Santander ( Panamá ), S.A.**  
**ENERO - DICIEMBRE 2005**  
**(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	118,344.70	115,874.76	149,820.09	384,039.55	159,733.57	154,399.04	152,075.64	466,208.25	142,145.09	123,154.62	129,589.90	394,889.61	143,735.66	161,818.02	211,476.05	517,029.73	1,762,167.14
Préstamos	51,679.68	47,943.13	53,047.06	152,669.87	53,631.47	53,806.43	53,318.40	160,756.30	61,868.03	54,943.06	55,514.59	172,325.68	45,634.29	51,297.60	43,196.50	140,128.39	625,880.24
Depósitos	66,665.02	67,931.63	96,655.99	231,252.64	105,986.97	100,592.61	98,757.24	305,336.82	80,151.90	68,211.56	74,075.31	222,438.77	98,101.37	110,520.42	168,146.90	376,768.69	1,135,796.92
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	0.00	117.04	117.04	115.13	0.00	0.00	115.13	125.16	0.00	0.00	125.16	0.00	0.00	132.65	132.65	489.98
Egresos de Operaciones	60,182.62	56,221.08	67,897.11	184,300.81	66,897.99	66,273.75	64,641.97	197,813.71	64,786.94	61,465.86	60,102.57	186,355.37	63,807.44	57,559.12	61,443.76	182,810.32	751,280.21
Intereses Pagados	60,182.62	56,189.00	66,588.11	182,959.73	66,897.99	66,273.75	64,641.97	197,813.71	63,372.04	61,266.36	59,915.07	184,553.47	63,619.94	57,314.13	61,256.26	182,190.33	747,517.24
Comisiones	0.00	32.08	1,309.00	1,341.08	0.00	0.00	0.00	0.00	1,414.90	199.50	187.50	1,801.90	187.50	244.99	187.50	619.99	3,762.97
Ingreso Neto de Intereses	58,162.08	59,653.68	81,922.98	199,738.74	92,835.58	88,125.29	87,433.67	268,394.54	77,358.15	61,688.76	69,487.33	208,534.24	79,928.22	104,258.90	150,032.29	334,219.41	1,010,886.93
Otros Ingresos	128,920.51	3,590.61	4,008.44	136,519.56	80,213.55	2,986.88	2,730.73	85,931.16	2,665.28	7,643.59	7,630.43	17,939.30	21,541.73	3,383,595.91	583,626.22	3,988,763.86	4,229,153.88
Comisiones	3,666.15	3,590.64	3,616.48	10,873.27	3,971.21	2,986.88	2,700.73	9,658.82	2,665.28	2,336.74	2,273.58	7,275.60	2,584.88	2,434.05	3,125.10	8,144.03	35,951.72
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	76,064.85	0.00	0.00	76,064.85	0.00	5,306.85	5,306.85	10,613.70	5,306.85	0.00	134,874.42	140,181.27	226,859.82
Otros Ingresos	125,254.36	-0.03	391.96	125,646.29	177.49	0.00	30.00	207.49	0.00	0.00	50.00	50.00	13,650.00	3,381,161.86	445,626.70	3,840,438.56	3,966,342.34
Ingresos de Operaciones	187,082.59	63,244.29	85,931.42	336,258.30	173,049.13	91,112.17	90,164.40	354,325.70	80,023.43	69,332.35	77,117.76	226,473.54	101,469.95	3,487,854.81	733,658.51	4,322,983.27	5,240,040.81
Egresos Generales	49,562.18	32,438.39	55,612.33	137,612.90	47,670.76	48,968.78	49,312.77	145,952.31	45,071.39	46,596.76	44,648.02	136,316.17	43,784.18	62,531.97	1,486,143.03	1,592,459.18	2,012,340.56
Gastos Administrativos	34,804.19	16,941.72	38,507.63	90,253.54	32,301.71	31,384.63	32,728.65	96,414.99	31,440.71	27,807.07	28,096.64	87,344.42	27,793.48	46,524.99	863,163.42	937,481.89	1,211,494.84
Gastos Generales	8,156.76	8,609.72	9,403.79	26,170.27	9,092.43	9,667.17	10,096.97	28,856.57	8,493.50	12,490.99	10,230.44	31,214.93	9,462.12	9,774.78	10,496.38	29,733.28	115,975.05
Gastos de Depreciación	582.07	582.07	552.90	1,717.04	552.90	552.90	552.79	1,658.59	547.94	586.90	542.54	1,677.38	473.00	473.00	624.64	1,570.64	6,623.65
Otros Gastos	6,019.16	6,304.88	7,148.01	19,472.05	5,723.72	7,364.08	5,934.36	19,022.16	4,589.24	5,711.80	5,778.40	16,079.44	6,055.58	5,759.20	6,118,588.59	623,673.37	678,247.02
Utilidad antes de Provisiones	137,520.41	30,805.90	30,319.09	198,645.40	125,378.37	42,143.39	40,851.63	208,373.39	34,952.04	22,735.59	32,469.74	90,157.37	57,685.77	3,425,322.84	-752,484.52	2,730,524.09	3,227,700.25
Provisiones por Cuentas Malas	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	3,654.17	0.00	3,654.17	3,654.17
Utilidad del Periodo	137,520.41	30,805.90	30,319.09	198,645.40	125,378.37	42,143.39	40,851.63	208,373.39	34,952.04	22,735.59	32,469.74	90,157.37	57,685.77	3,421,668.67	-752,484.52	2,726,869.92	3,224,046.08