



ESTADO DE RESULTADO
Banco Sudamericano, S.A.
ENERO - DICIEMBRE 2005
(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	237,634.47	217,878.44	242,133.65	697,646.56	237,294.17	282,042.79	291,005.07	810,342.03	337,591.59	355,965.63	351,977.20	1,045,534.42	409,354.38	502,839.63	485,388.44	1,397,582.45	3,951,105.46
Préstamos	67,030.84	57,450.43	66,718.01	191,199.28	66,495.45	71,700.02	63,822.72	202,018.19	67,922.39	63,150.55	62,995.72	194,068.66	191,794.92	464,297.96	402,202.73	1,058,295.61	1,645,581.74
Depósitos	170,603.63	160,428.01	175,415.64	506,447.28	170,798.72	210,342.77	227,182.35	608,323.84	269,669.20	292,815.08	288,981.48	851,465.76	217,559.46	38,541.67	83,185.71	339,286.84	2,305,523.72
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	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	215,841.32	200,536.16	221,163.26	637,540.74	221,633.76	237,858.13	240,192.24	699,684.13	266,823.87	289,708.76	279,983.95	836,516.58	312,419.46	302,258.90	333,970.72	948,649.08	3,122,390.53
Intereses Pagados	215,814.32	199,821.88	221,104.96	636,741.16	221,165.16	237,846.30	239,634.30	698,645.76	265,620.90	289,385.58	279,920.35	834,926.83	312,395.96	301,825.40	333,671.72	947,893.08	3,118,206.83
Comisiones	27.00	714.28	58.30	799.58	468.60	11.83	557.94	1,038.37	1,202.97	323.18	63.60	1,589.75	23.50	433.50	299.00	756.00	4,183.70
Ingreso Neto de Intereses	21,793.15	17,342.28	20,970.39	60,105.82	15,660.41	44,184.66	50,812.83	110,657.90	70,767.72	66,256.87	71,993.25	209,017.84	96,934.92	200,580.73	151,417.72	448,933.37	828,714.93
Otros Ingresos	5,548.11	9,623.30	10,667.40	25,838.81	12,946.79	13,332.56	13,538.65	39,818.00	14,679.87	12,148.66	1,056.04	27,884.57	8,507.93	9,195.99	3,630.28	21,334.20	114,875.58
Comisiones	5,548.11	6,986.81	8,304.85	20,839.77	12,090.79	9,480.56	12,817.95	34,389.30	14,679.87	12,148.66	1,056.04	27,884.57	8,507.93	9,195.99	3,630.28	21,334.20	104,447.84
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	0.00	2,636.49	2,362.55	4,999.04	856.00	3,852.00	720.70	5,428.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,427.74
Ingresos de Operaciones	27,341.26	26,965.58	31,637.79	85,944.63	28,607.20	57,517.22	64,351.48	150,475.90	85,447.59	78,405.53	73,049.29	236,902.41	105,442.85	209,776.72	155,048.00	470,267.57	943,590.51
Egresos Generales	15,324.68	16,992.18	18,974.43	51,291.29	20,404.78	21,499.29	20,660.65	62,564.72	20,350.36	20,643.58	25,732.70	66,726.64	19,968.60	23,518.73	28,828.47	72,315.80	252,898.45
Gastos Administrativos	10,148.94	11,278.74	12,015.04	33,442.72	13,509.82	16,235.97	15,265.09	45,010.88	15,361.07	15,616.55	18,850.31	49,827.93	14,920.60	18,235.39	23,382.57	56,538.56	184,820.09
Gastos Generales	1,812.98	2,350.68	3,594.04	7,757.70	3,529.69	1,898.05	2,828.29	8,256.03	2,124.93	2,174.55	2,849.64	7,149.12	2,461.32	2,696.66	2,859.22	8,017.20	31,180.05
Gastos de Depreciación	359.76	359.76	362.35	1,081.87	362.27	362.27	362.27	1,086.81	362.27	362.27	381.68	1,106.22	381.68	381.68	381.68	1,145.04	4,419.94
Otros Gastos	3,003.00	3,003.00	3,003.00	9,009.00	3,003.00	3,003.00	2,205.00	8,211.00	2,502.09	2,490.21	3,651.07	8,643.37	2,205.00	2,205.00	2,205.00	6,615.00	32,478.37
Utilidad antes de Provisiones	12,016.58	9,973.40	12,663.36	34,653.34	8,202.42	36,017.93	43,690.83	87,911.18	65,097.23	57,761.95	47,316.59	170,175.77	85,474.25	186,257.99	126,219.53	397,951.77	690,692.06
Provisiones por Cuentas Malas	124.00	-124.00	0.00	0.00	0.00	0.00	25.00	25.00	0.00	0.00	-4.75	-4.75	512,180.71	-13,937.37	99,997.58	598,240.92	598,261.17
Utilidad del Periodo	11,892.58	10,097.40	12,663.36	34,653.34	8,202.42	36,017.93	43,665.83	87,886.18	65,097.23	57,761.95	47,321.34	170,180.52	-426,706.46	200,195.36	26,221.95	-200,289.15	92,430.89