



ESTADO DE RESULTADO
Banco Sudamericano , S.A.
ENERO - DICIEMBRE 2003
(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	332,558.61	303,083.38	338,947.65	974,589.64	319,552.29	328,187.10	304,056.22	951,795.61	179,827.78	281,260.23	278,678.89	739,766.90	254,593.86	237,600.09	227,088.65	719,282.60	3,385,434.75
Préstamos	109,961.81	97,426.23	111,078.67	318,466.71	102,126.38	110,178.46	97,346.45	309,651.29	-31,682.49	93,660.13	80,350.72	142,328.36	74,850.37	71,993.01	71,940.81	218,784.19	989,230.55
Depósitos	177,123.16	164,577.11	182,377.65	524,077.92	174,061.44	174,063.86	165,132.74	513,258.04	168,910.98	145,247.70	157,872.87	472,031.55	140,258.87	126,710.14	117,333.22	384,302.23	1,893,669.74
Inversiones	45,473.64	41,080.04	45,491.33	132,045.01	43,364.47	43,944.78	41,577.03	128,886.28	42,599.29	42,352.40	40,455.30	125,406.99	39,484.62	38,896.94	37,814.62	116,196.18	502,534.46
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	219,020.96	206,893.16	225,042.71	650,956.83	215,417.49	217,999.81	214,501.58	647,918.88	226,222.57	224,934.34	201,695.26	652,852.17	204,671.00	194,252.60	194,011.94	592,935.54	2,544,663.42
Intereses Pagados	218,333.33	206,321.16	224,421.21	649,075.70	214,744.59	217,394.31	214,049.30	646,188.20	225,730.32	223,615.50	201,249.76	650,595.58	204,274.70	193,951.60	193,044.28	591,270.58	2,537,130.06
Comisiones	687.63	572.00	621.50	1,881.13	672.90	605.50	452.28	1,730.68	492.25	1,318.84	445.50	2,256.59	396.30	301.00	967.66	1,664.96	7,533.36
Ingreso Neto de Intereses	113,537.65	96,190.22	113,904.94	323,632.81	104,134.80	110,187.29	89,554.64	303,876.73	-46,394.79	56,325.89	76,983.63	86,914.73	49,922.86	43,347.49	33,076.71	126,347.06	840,771.33
Otros Ingresos	42,275.33	30,396.77	18,318.13	90,990.23	5,017.53	9,101.49	4,850.82	18,969.84	113,503.97	32,348.25	16,936.38	162,788.60	4,016.74	1,658.49	4,007.70	9,682.93	282,431.60
Comisiones	3,673.49	4,146.96	4,946.10	12,766.55	4,030.03	1,449.95	2,872.18	8,352.16	2,955.01	1,950.79	1,086.05	5,991.85	3,169.45	1,332.97	2,804.34	7,306.76	34,417.32
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	38,601.84	26,249.81	13,372.03	78,223.68	987.50	7,651.54	1,978.64	10,617.68	110,548.96	30,397.46	15,850.33	156,796.75	847.29	325.52	1,203.36	2,376.17	248,014.28
Ingresos de Operaciones	155,812.98	126,586.99	132,223.07	414,623.04	109,152.33	119,288.78	94,405.46	322,846.57	67,109.18	88,674.14	93,920.01	249,703.33	53,939.60	45,005.98	37,084.41	136,029.99	1,123,202.93
Egresos Generales	22,301.70	20,534.54	21,023.71	63,859.95	60,130.20	25,850.30	28,394.51	114,375.01	67,118.36	24,130.90	189,741.69	280,990.95	3,849.21	-47,793.06	2,591.87	-41,351.98	417,873.93
Gastos Administrativos	13,025.99	12,167.57	13,849.04	39,042.60	19,405.39	16,258.95	16,768.84	52,433.18	15,694.76	16,482.00	6,692.82	38,869.58	13,854.53	13,475.98	14,002.74	41,333.25	171,678.61
Gastos Generales	4,874.76	3,708.25	2,770.74	11,353.75	4,657.03	2,297.40	2,380.67	9,335.10	3,397.03	2,531.88	2,802.18	8,731.09	2,332.41	2,587.58	3,187.10	8,107.09	37,527.03
Gastos de Depreciación	243.15	246.13	246.13	735.41	246.13	246.13	252.54	744.80	252.58	252.58	252.58	757.74	252.58	252.58	252.58	757.74	2,995.69
Otros Gastos	4,157.80	4,412.59	4,157.80	12,728.19	35,821.65	7,047.82	8,992.46	51,861.93	47,773.99	4,864.44	179,994.11	232,632.54	-12,590.31	-64,109.20	-14,850.55	-91,550.06	205,672.60
Utilidad antes de Provisiones	133,511.28	106,052.45	111,199.36	350,763.09	49,022.13	93,438.48	66,010.95	208,471.56	-9.18	64,543.24	-95,821.68	-31,287.62	50,090.39	92,799.04	34,492.54	177,381.97	705,329.00
Provisiones por Cuentas Malas	25,830.78	20,993.57	29,321.69	76,146.04	22,072.24	19,818.23	49,165.10	91,055.57	-1,481.45	24,232.66	23,450.98	46,202.19	24,232.67	23,450.96	24,232.80	71,916.43	285,320.23
Utilidad del Periodo	107,680.50	85,058.88	81,877.67	274,617.05	26,949.89	73,620.25	16,845.85	117,415.99	1,472.27	40,310.58	-119,272.66	-77,489.81	25,857.72	69,348.08	10,259.74	105,465.54	420,008.77