



**ESTADO DE RESULTADO**  
**Banque Sudameris**  
**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	1,121,658.11	946,906.46	1,007,087.88	3,075,652.45	856,454.81	804,097.57	946,929.65	2,607,482.03	761,336.26	471,848.62	348,218.67	1,581,403.55	338,903.79	321,006.36	310,887.08	970,797.23	8,235,335.26
Préstamos	788,374.64	709,266.47	747,834.53	2,245,475.64	633,640.38	594,434.29	737,878.49	1,965,953.16	534,290.66	264,921.23	161,067.17	960,279.06	157,254.47	140,423.57	129,386.87	427,064.91	5,598,772.77
Depósitos	187,205.22	122,851.91	128,948.97	439,006.10	123,102.01	118,590.97	118,728.82	360,421.80	136,397.56	120,654.50	116,087.96	373,140.02	115,729.42	114,996.64	119,093.50	349,819.56	1,522,387.48
Inversiones	130,577.23	100,058.45	102,493.97	333,129.65	82,013.03	75,075.15	74,772.42	231,860.60	74,962.61	73,122.60	58,506.40	206,591.61	53,156.66	53,156.67	53,156.67	159,470.00	931,051.86
Arrendamiento Financiero	15,501.02	13,091.53	27,810.41	56,402.96	16,047.81	15,997.16	15,549.92	47,594.89	13,919.44	13,150.29	12,557.14	39,626.87	12,763.24	10,637.98	9,250.04	32,651.26	176,275.98
Otros Ingresos	0.00	1,638.10	0.00	1,638.10	1,651.58	0.00	0.00	1,651.58	1,765.99	0.00	0.00	1,765.99	0.00	1,791.50	0.00	1,791.50	6,847.17
Egresos de Operaciones	612,219.32	503,942.66	484,043.93	1,600,205.91	412,583.61	387,475.31	314,444.21	1,114,503.13	293,877.86	205,533.04	202,975.33	702,386.23	169,660.78	150,550.41	168,040.34	488,251.53	3,905,346.80
Intereses Pagados	597,458.60	472,983.01	468,487.90	1,538,929.51	394,919.33	372,035.27	298,763.04	1,065,717.64	260,847.39	193,948.53	163,904.22	618,700.14	157,284.61	153,078.44	156,811.46	467,174.51	3,690,521.80
Comisiones	14,760.72	30,959.65	15,556.03	61,276.40	17,664.28	15,440.04	15,681.17	48,785.49	33,030.47	11,584.51	39,071.11	83,686.09	12,376.17	-2,528.03	11,228.88	21,077.02	214,825.00
Ingreso Neto de Intereses	509,438.79	442,963.80	523,043.95	1,475,446.54	443,871.20	416,622.26	632,485.44	1,492,978.90	467,458.40	266,315.58	145,243.34	879,017.32	169,243.01	170,455.95	142,846.74	482,545.70	4,329,988.46
Otros Ingresos	637,067.41	631,123.98	2,080,232.89	3,348,424.28	2,184,586.62	757,629.08	749,543.79	3,691,759.49	2,250,702.93	2,832,382.49	970,892.99	6,053,978.41	172,585.33	159,255.92	183,957.72	515,798.97	13,609,961.15
Comisiones	99,146.35	80,259.36	79,091.91	258,497.62	66,582.57	67,139.50	71,405.75	205,127.82	205,257.88	137,666.79	582,105.16	925,029.83	57,248.81	54,757.11	57,356.02	169,361.94	1,558,017.21
Otros Ingresos	537,921.06	550,864.62	2,001,140.98	3,089,926.66	2,118,004.05	690,489.58	678,138.04	3,486,631.67	2,045,445.05	2,694,715.70	388,787.83	5,128,948.58	115,336.52	104,498.81	126,601.70	346,437.03	12,051,943.94
Ingresos de Operaciones	1,146,506.20	1,074,087.78	2,603,276.84	4,823,870.82	2,628,457.82	1,174,251.34	1,382,029.23	5,184,738.39	2,718,161.33	3,098,698.07	1,116,136.33	6,932,995.73	341,828.34	329,711.87	326,804.46	998,344.67	17,939,949.61
Egresos Generales	627,642.06	687,396.56	422,025.40	1,737,064.02	595,126.89	785,223.06	790,496.83	2,170,846.78	259,146.16	934,868.13	392,772.29	1,586,786.58	305,120.15	345,489.44	486,000.69	1,136,610.28	6,631,307.66
Gastos Administrativos	200,948.78	195,270.54	189,909.11	586,128.43	239,546.10	302,831.61	174,272.77	716,650.48	225,366.61	782,063.26	331,572.15	1,339,002.02	222,628.40	181,780.01	417,499.62	821,908.03	3,463,688.96
Gastos Generales	62,413.62	54,087.45	70,411.15	186,912.22	71,805.45	63,988.88	38,529.00	174,323.33	49,937.89	44,367.79	27,855.55	122,161.23	48,871.04	78,157.81	37,339.69	164,368.54	647,765.32
Gastos de Depreciación	57,853.89	57,742.72	56,897.61	172,494.22	31,512.60	16,721.90	16,553.68	64,788.18	16,595.16	16,510.10	16,329.09	49,434.35	16,324.98	17,132.53	15,679.37	49,136.88	335,853.63
Otros Gastos	306,425.77	380,295.85	104,807.53	791,529.15	252,262.74	401,680.67	561,141.38	1,215,084.79	-32,753.50	91,926.98	17,015.50	76,188.98	17,295.73	68,419.09	15,482.01	101,196.83	2,183,999.75
Utilidad antes de Provisiones	518,864.14	386,691.22	2,181,251.44	3,086,806.80	2,033,330.93	389,028.28	591,532.40	3,013,891.61	2,459,015.17	2,163,829.94	723,364.04	5,346,209.15	36,708.19	-15,777.57	-159,196.23	-138,265.61	11,308,641.95
Provisiones por Cuentas Malas	15,745.25	102,857.64	19,914,079.57	20,032,682.46	1,392,141.35	1,231,075.57	3,415,988.11	6,039,205.03	7,319,921.00	2,266,556.73	874,368.28	10,460,846.01	-15,616.12	-3,912.50	332,802.74	313,274.12	36,846,007.62
Utilidad del Periodo	503,118.89	283,833.58	-17,732,828.13	-16,945,875.66	641,189.58	-842,047.29	-2,824,455.71	-3,025,313.42	-4,860,905.83	-102,726.79	-151,004.24	-5,114,636.86	52,324.31	-11,865.07	-491,998.97	-451,539.73	-25,537,365.67