

BANCO SANTANDER (PANAMÀ), S.A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 2015

	2014	2015			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
INGRESO POR INTERESES	2,396,331.08	1,494,821.97	3,302,460.10	4,949,433.80	6,616,378.68
PRESTAMOS	2,373,512.80	1,493,032.38	3,299,366.83	4,943,976.75	6,609,750.16
DEPOSITOS	22,818.28	1,789.59	2,729.33	3,945.93	4,535.97
INVERSIONES	0.00	0.00	0.00	473.96	631.95
ARRENDAMIENTOS	0.00	0.00	0.00	0.00	0.00
OTROS	0.00	0.00	363.94	1,037.16	1,460.60
EGRESOS DE OPERACIONES	443,850.23	229,789.95	446,988.00	995,606.02	1,156,049.72
INTERESES PAGADOS	441,736.56	229,255.19	445,646.57	633,866.19	793,848.79
COMISIONES	2,113.67	534.76	1,341.43	361,739.83	362,200.93
INGRESO NETO DE INTERESES	1,952,480.85	1,265,032.02	2,855,472.10	3,953,827.78	5,460,328.96
OTROS INGRESOS	244,394.14	71,413.48	116,917.59	251,342.10	329,185.22
COMISIONES	243,456.92	67,771.64	115,579.15	248,773.36	321,319.43
OPERACIONES CON DIVISAS	0.00	0.00	0.00	0.00	0.00
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	937.22	3,641.84	1,338.44	2,568.74	7,865.79
INGRESOS DE OPERACIONES	2,196,874.99	1,336,445.50	2,972,389.69	4,205,169.88	5,789,514.18
EGRESOS GENERALES	1,542,148.10	408,931.49	930,313.68	1,390,656.74	1,984,896.53
GASTOS ADMINISTRATIVOS	1,158,262.65	261,274.65	620,386.28	939,774.30	1,382,607.30
GASTOS GENERALES	134,380.70	27,457.76	56,806.02	73,988.38	88,227.05
GASTOS DE DEPRECIACION	34,168.23	14,132.25	28,986.24	41,264.24	53,673.93
OTROS GASTOS	215,336.52	106,066.83	224,135.14	335,629.82	460,388.25
UTILIDADES ANTES DE PROVISIONES	654,726.89	927,514.01	2,042,076.01	2,814,513.14	3,804,617.65
CUENTAS MALAS	953,965.95	(27,383.50)	87,926.69	113,509.06	113,509.06
UTILIDAD DEL PERIODO	(299,239.06)	954,897.51	1,954,149.32	2,701,004.08	3,691,108.59