



ESTADO DE RESULTADO
ES Bank (Panamá) S.A.
ENERO - DICIEMBRE 2004
(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	951,420.61	830,951.90	781,029.75	2,563,402.26	809,152.71	703,552.33	686,016.35	2,198,721.39	677,903.93	739,287.55	759,280.43	2,176,471.91	932,204.11	970,158.08	1,035,982.14	2,938,344.33	9,876,939.89
Préstamos	851,876.64	776,251.77	744,532.08	2,372,660.49	784,404.36	667,405.88	635,330.68	2,087,140.92	665,307.87	743,388.97	756,203.81	2,164,900.65	890,181.17	924,757.07	991,300.97	2,806,239.21	9,430,941.27
Depósitos	99,543.97	54,700.13	36,497.67	190,741.77	24,748.35	36,146.45	33,414.47	94,309.27	1,850.73	7,032.22	3,893.64	12,776.59	25,451.47	24,668.29	25,985.07	76,104.83	373,932.46
Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	17,271.20	17,271.20	10,745.33	-11,133.64	-817.02	-1,205.33	16,571.47	20,732.72	18,696.10	56,000.29	72,066.16
Egresos de Operaciones	818,598.38	711,256.47	661,759.42	2,191,614.27	662,822.83	557,060.94	512,156.16	1,732,039.93	554,653.12	606,669.77	598,276.01	1,759,598.90	716,976.79	764,067.82	797,830.90	2,278,875.51	7,962,128.61
Intereses Pagados	817,335.37	707,024.42	654,616.78	2,178,976.57	658,760.06	546,541.55	509,878.13	1,715,179.74	552,931.39	603,996.98	596,583.81	1,753,512.18	715,688.30	761,998.19	789,394.67	2,267,081.16	7,914,749.65
Comisiones	1,263.01	4,232.05	7,142.64	12,637.70	4,062.77	10,519.39	2,278.03	16,860.19	1,721.73	2,672.79	1,692.20	6,086.72	1,288.49	2,069.63	8,436.23	11,794.35	47,378.96
Ingreso Neto de Intereses	132,822.23	119,695.43	119,270.33	371,787.99	146,329.88	146,491.39	173,860.19	466,681.46	123,250.81	132,617.78	161,004.42	416,873.01	215,227.32	206,090.26	238,151.24	659,468.82	1,914,811.28
Otros Ingresos	194,391.16	145,744.64	183,131.99	523,267.79	98,370.83	168,874.69	95,091.68	362,337.20	100,536.71	79,095.58	100,701.22	280,333.51	65,110.25	111,295.71	141,347.69	317,753.65	1,483,692.15
Comisiones	186,635.97	145,744.64	142,298.81	474,679.42	98,370.83	168,874.69	68,024.73	335,270.25	100,536.66	82,053.53	67,404.78	249,994.97	63,030.25	82,795.71	204,320.57	350,146.53	1,410,091.17
Otros Ingresos	7,755.19	0.00	40,833.18	48,588.37	0.00	0.00	27,066.95	27,066.95	0.05	-2,957.95	33,296.44	30,338.54	2,080.00	28,500.00	-62,972.88	-32,392.88	73,600.98
Ingresos de Operaciones	327,213.39	265,440.07	302,402.32	895,055.78	244,700.71	315,366.08	268,951.87	829,018.66	223,787.52	211,713.36	261,705.64	697,206.52	280,337.57	317,385.97	379,498.93	977,222.47	3,398,503.43
Egresos Generales	105,191.18	38,757.97	326,672.10	470,621.25	167,438.52	40,682.90	108,551.48	316,672.90	74,594.63	75,576.48	250,305.36	400,476.47	70,235.26	32,557.63	213,600.75	316,393.64	1,504,164.26
Gastos Administrativos	29,219.07	54,856.16	241,235.43	325,310.66	63,882.57	76,823.98	95,593.55	236,300.10	62,576.03	65,893.48	232,249.46	360,718.97	65,570.60	20,673.16	226,969.11	313,212.87	1,235,542.60
Gastos Generales	3,384.84	5,031.01	13,509.40	21,925.25	13,341.89	2,814.76	6,544.46	22,701.11	4,597.35	3,169.33	8,794.07	16,560.75	3,937.95	7,574.65	13,496.45	25,009.05	86,196.16
Gastos de Depreciación	2,408.00	2,405.42	2,010.00	6,823.42	2,010.00	2,010.00	2,010.00	6,030.00	2,010.00	2,010.00	2,010.00	6,030.00	2,010.00	2,070.32	2,061.06	6,141.38	25,024.80
Otros Gastos	70,179.27	-23,534.62	69,917.27	116,561.92	88,204.06	-40,965.84	4,403.47	51,641.69	5,411.25	4,503.67	7,251.83	17,166.75	-1,283.29	2,239.50	-28,925.87	-27,969.66	157,400.70
Utilidad antes de Provisiones	222,022.21	226,682.10	-24,269.78	424,434.53	77,262.19	274,683.18	160,400.39	512,345.76	149,192.89	136,136.88	11,400.28	296,730.05	210,102.31	284,828.34	165,898.18	660,828.83	1,894,339.17
Provisiones por Cuentas Malas	-102,719.76	-264,447.97	-100,542.71	-467,710.44	-202,973.34	-22,917.89	-26,006.96	-251,898.19	-46,782.29	444,142.91	-3,940.81	393,419.81	363,252.33	-114,330.34	206,949.61	455,871.60	129,682.78
Utilidad del Periodo	324,741.97	491,130.07	76,272.93	892,144.97	280,235.53	297,601.07	186,407.35	764,243.95	195,975.18	-308,006.03	15,341.09	-96,689.76	-153,150.02	399,158.68	-41,051.43	204,957.23	1,764,656.39