



**ESTADO DE RESULTADO**  
**ES Bank (Panamá) S.A.**  
**ENERO - DICIEMBRE 2005**  
**(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	1,022,132.72	949,741.67	1,137,616.30	3,109,490.69	1,400,505.39	1,158,832.55	1,230,664.94	3,790,002.88	981,580.65	1,241,473.34	1,216,153.79	3,439,207.78	1,367,587.60	1,135,426.31	1,589,127.22	4,092,141.13	14,430,842.48
Préstamos	996,575.92	930,070.61	1,073,954.91	3,000,601.44	1,088,729.02	1,091,843.43	1,122,737.70	3,303,310.15	1,201,969.22	1,198,143.10	1,155,570.14	3,555,682.46	1,324,781.06	1,069,753.29	1,425,232.82	3,819,767.17	13,679,361.22
Depósitos	12,515.56	7,730.32	51,395.28	71,641.16	269,193.26	81,087.55	76,434.56	426,715.37	-239,108.35	36,369.24	37,417.03	-165,322.08	17,161.00	29,492.83	68,004.29	114,658.12	447,692.57
Inversiones	13,041.24	11,940.74	12,266.11	37,248.09	42,583.11	-14,098.43	31,492.68	59,977.36	18,719.78	6,961.00	23,166.62	48,847.40	25,645.54	36,180.19	95,890.11	157,715.84	303,788.69
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	846,445.51	788,341.59	901,222.86	2,536,009.96	1,143,565.40	929,322.86	840,206.84	2,913,095.10	764,261.86	997,709.34	935,878.01	2,697,849.21	973,588.52	957,186.72	1,158,574.39	3,089,349.63	11,236,303.90
Intereses Pagados	844,731.32	784,379.83	898,530.09	2,527,641.24	1,141,281.68	929,124.05	840,945.32	2,911,351.05	748,207.91	996,043.38	933,199.98	2,677,451.27	970,837.18	955,068.60	1,149,298.98	3,075,204.76	11,191,648.32
Comisiones	1,714.19	3,961.76	2,692.77	8,368.72	2,283.72	198.81	-738.48	1,744.05	16,053.95	1,665.96	2,678.03	20,397.94	2,751.34	2,118.12	9,275.41	14,144.87	44,655.58
Ingreso Neto de Intereses	175,687.21	161,400.08	236,393.44	573,480.73	256,939.99	229,509.69	390,458.10	876,907.78	217,318.79	243,764.00	280,275.78	741,358.57	393,999.08	178,239.59	430,552.83	1,002,791.50	3,194,538.58
Otros Ingresos	71,969.94	156,134.22	222,404.87	450,509.03	144,642.42	518,458.64	2,134,694.73	2,797,795.79	72,501.36	119,945.30	141,327.89	333,774.55	110,326.44	96,389.20	261,659.38	468,375.02	4,050,454.39
Comisiones	71,969.94	156,134.22	196,314.63	424,418.79	144,642.42	152,901.51	103,319.41	400,863.34	74,379.03	112,698.68	96,474.47	283,552.18	103,709.52	90,216.54	240,742.76	434,668.82	1,543,503.13
Otros Ingresos	0.00	0.00	26,090.24	26,090.24	0.00	365,557.13	2,031,375.32	2,396,932.45	-1,877.67	7,246.62	44,853.42	50,222.37	6,616.92	6,172.66	20,916.62	33,706.20	2,506,951.26
Ingresos de Operaciones	247,657.15	317,534.30	458,798.31	1,023,989.76	401,582.41	747,968.33	2,525,152.83	3,674,703.57	289,820.15	363,709.30	421,603.67	1,075,133.12	504,325.52	274,628.79	692,212.21	1,471,166.52	7,244,992.97
Egresos Generales	62,926.23	363,000.28	129,698.02	555,624.53	99,506.59	160,235.29	108,361.60	368,103.48	103,694.89	154,680.48	97,088.90	355,464.27	96,953.12	100,725.65	93,890.51	291,569.28	1,570,761.56
Gastos Administrativos	104,261.28	363,578.88	109,982.88	577,823.04	89,720.30	93,520.06	100,379.19	283,619.55	90,556.89	146,543.94	90,346.73	327,447.56	88,481.42	73,843.96	76,227.47	238,552.85	1,427,443.00
Gastos Generales	4,637.26	2,947.57	8,717.43	16,302.26	3,997.26	3,679.24	4,248.19	11,924.69	8,696.42	3,916.55	3,280.00	15,892.97	4,283.12	24,055.97	18,172.82	46,511.91	90,631.83
Gastos de Depreciación	2,061.06	2,061.06	1,418.06	5,540.18	1,418.06	1,418.06	1,418.05	4,254.17	1,418.06	1,331.06	1,319.06	4,068.18	1,337.06	1,337.12	1,252.12	3,926.30	17,788.83
Otros Gastos	-48,033.37	-5,587.23	9,579.65	-44,040.95	4,370.97	61,617.93	2,316.17	68,305.07	3,023.52	2,888.93	2,143.11	8,055.56	2,851.52	1,488.60	-1,761.90	2,578.22	34,897.90
Utilidad antes de Provisiones	184,730.92	-45,465.98	329,100.29	468,365.23	302,075.82	587,733.04	2,416,791.23	3,306,600.09	186,125.26	209,028.82	324,514.77	719,668.85	407,372.40	173,903.14	598,321.70	1,179,597.24	5,674,231.41
Provisiones por Cuentas Malas	-362,245.28	405,520.28	-86,761.06	-43,486.06	133,092.38	-89,606.32	112,566.58	156,052.64	-256,458.47	21,557.18	-3,630.97	-238,532.26	822.21	122,930.96	1,021,975.43	1,145,728.60	1,019,762.92
Utilidad del Periodo	546,976.20	-450,986.26	415,861.35	511,851.29	168,983.44	677,339.36	2,304,224.65	3,150,547.45	442,583.73	187,471.64	328,145.74	958,201.11	406,550.19	50,972.18	-423,653.73	33,868.64	4,654,468.49