



ES BANK (PANAMÁ), S.A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

	2007		2008		
Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	38,491,790.46	11,300,088.35	24,157,056.16	36,503,032.73	47,998,973.86
Préstamos	37,124,804.28	11,090,415.39	23,550,477.31	35,696,349.16	46,818,432.13
Depósitos	1,241,190.11	154,608.72	500,259.46	663,917.29	772,255.00
Inversiones	125,796.07	55,064.24	106,319.39	142,766.28	408,286.73
Arrendamientos	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	32,264,051.45	9,802,747.91	21,153,732.57	31,870,995.77	41,760,950.31
Intereses Pagados	32,128,054.38	9,780,661.78	21,092,549.87	31,791,326.41	41,650,893.55
Comisiones	135,997.07	22,086.13	61,182.70	79,669.36	110,056.76
INGRESO NETO DE INTERESES	6,227,739.01	1,497,340.44	3,003,323.59	4,632,036.96	6,238,023.55
OTROS INGRESOS	3,275,324.04	574,827.64	927,135.58	1,147,988.41	1,323,916.19
Comisiones	1,653,111.77	375,952.78	673,778.71	1,015,593.45	1,356,661.27
Oper. con Divisas	904,616.16	78,213.78	100,781.73	45,871.73	53,935.59
Dividendos	174,862.11	79,575.24	94,404.41	105,670.52	0.00
Otros Ingresos	542,734.00	41,085.84	58,170.73	-19,147.29	-86,680.67
INGRESOS DE OPERACIONES	9,503,063.05	2,072,168.08	3,930,459.17	5,780,025.37	7,561,939.74
EGRESOS GENERALES	1,961,563.10	538,497.73	1,166,661.56	1,668,787.61	2,196,008.11
Gastos Administrativos	1,819,243.86	500,023.75	1,073,329.75	376,773.96	468,023.39
Gastos Generales	63,567.08	12,344.50	55,905.03	1,245,505.50	1,664,463.99
G. de Depreciación	13,898.66	3,538.00	8,018.50	12,997.69	19,058.41
Otros Gastos	64,853.50	22,591.48	29,408.28	33,510.46	44,462.32
UTILIDADES ANTES DE PROVISIONES	7,541,499.95	1,533,670.35	2,763,797.61	4,111,237.76	5,365,931.63
CUENTAS MALAS	2,124,339.44	-427,340.17	575,642.15	-100,086.93	-100,086.93



ES BANK (PANAMÁ), S.A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	5,417,160.51	1,961,010.52	2,188,155.46	4,211,324.69	5,466,018.56