



**ESTADO DE RESULTADO**  
**ES Bank (Panamá) S.A.**  
**ENERO - DICIEMBRE 2003**  
**(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        | 834,854.78 | 723,051.17 | 797,861.93 | 2,355,767.88 | 744,369.12 | 879,134.14  | 912,072.11 | 2,535,575.37 | 776,331.89 | 897,967.25  | 1,086,210.96 | 2,760,510.10  | 1,002,652.37 | 950,913.60   | 1,111,631.38 | 3,065,197.35 | 10,717,050.70   |
| Préstamos                     | 832,858.44 | 717,022.81 | 784,048.10 | 2,333,929.35 | 740,392.85 | 878,856.65  | 833,813.07 | 2,453,062.57 | 700,447.02 | 828,602.48  | 999,672.10   | 2,528,721.60  | 937,900.10   | 845,927.61   | 893,735.51   | 2,677,563.22 | 9,993,276.74    |
| Depósitos                     | 1,996.34   | 6,028.36   | 13,813.83  | 21,838.53    | 3,976.27   | 277.49      | 78,259.04  | 82,512.80    | 75,884.87  | 69,364.77   | 86,538.86    | 231,788.50    | 64,752.27    | 75,643.03    | 217,716.95   | 358,112.25   | 694,252.08      |
| Inversiones                   | 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         | 29,342.96    | 178.92       | 29,521.88    | 29,521.88       |
| Egresos de Operaciones        | 650,898.80 | 628,124.86 | 746,376.30 | 2,025,399.96 | 635,979.08 | 746,093.41  | 902,682.55 | 2,284,755.04 | 682,963.43 | 786,151.72  | 965,734.28   | 2,434,849.43  | 889,679.07   | 855,463.62   | 953,356.75   | 2,698,499.44 | 9,443,503.87    |
| Intereses Pagados             | 650,898.80 | 627,793.61 | 746,045.05 | 2,024,737.46 | 635,957.08 | 746,061.60  | 902,362.10 | 2,284,380.78 | 681,806.42 | 785,699.57  | 964,722.58   | 2,432,228.57  | 889,276.30   | 835,397.17   | 925,085.41   | 2,649,758.88 | 9,391,105.69    |
| Comisiones                    | 0.00       | 331.25     | 331.25     | 662.50       | 22.00      | 31.81       | 320.45     | 374.26       | 1,157.01   | 452.15      | 1,011.70     | 2,620.86      | 402.77       | 20,066.45    | 28,271.34    | 48,740.56    | 52,398.18       |
| Ingreso Neto de Intereses     | 183,955.98 | 94,926.31  | 51,485.63  | 330,367.92   | 108,390.04 | 133,040.73  | 9,389.56   | 250,820.33   | 93,368.46  | 111,815.53  | 120,476.68   | 325,660.67    | 112,973.30   | 95,449.98    | 158,274.63   | 366,697.91   | 1,273,546.83    |
| Otros Ingresos                | 117,941.42 | 21,276.14  | 22,584.63  | 161,802.19   | 52,642.51  | 46,483.10   | 72,211.46  | 171,337.07   | 550,088.61 | 157,683.16  | 110,416.34   | 818,188.11    | 245,644.62   | 3,608,578.85 | 749,482.12   | 4,603,705.59 | 5,755,032.96    |
| Comisiones                    | 117,941.42 | 21,276.14  | 22,584.63  | 161,802.19   | 52,642.51  | 46,483.10   | 72,211.46  | 171,337.07   | 164,536.40 | 93,916.14   | 77,444.39    | 335,896.93    | 279,668.18   | 69,095.95    | 194,144.39   | 542,908.52   | 1,211,944.71    |
| Dividendos                    | 0.00       | 0.00       | 0.00       | 0.00         | 0.00       | 0.00        | 0.00       | 0.00         | 0.00       | 56,267.02   | 0.00         | 56,267.02     | 0.00         | 0.00         | 0.00         | 0.00         | 56,267.02       |
| Otros Ingresos                | 0.00       | 0.00       | 0.00       | 0.00         | 0.00       | 0.00        | 0.00       | 0.00         | 385,552.21 | 7,500.00    | 32,971.95    | 426,024.16    | -34,023.56   | 3,539,482.90 | 555,337.73   | 4,060,797.07 | 4,486,821.23    |
| Ingresos de Operaciones       | 301,897.40 | 116,202.45 | 74,070.26  | 492,170.11   | 161,032.55 | 179,523.83  | 81,601.02  | 422,157.40   | 643,457.07 | 269,498.69  | 230,893.02   | 1,143,848.78  | 358,617.92   | 3,704,028.83 | 907,756.75   | 4,970,403.50 | 7,028,579.79    |
| Egresos Generales             | -18,825.69 | 29,212.65  | 78,748.69  | 89,135.65    | -14,564.22 | -90,755.78  | 85,126.25  | -20,193.75   | 52,356.00  | 113,680.96  | -123,254.71  | 42,782.25     | 23,582.94    | -83,269.96   | 959,286.01   | 899,598.99   | 1,011,323.14    |
| Gastos Administrativos        | 23,825.90  | 11,912.95  | 77,140.36  | 112,879.21   | 11,068.05  | 14,024.08   | 7,764.24   | 32,856.37    | 8,368.83   | 7,993.04    | 44,164.03    | 60,525.90     | 6,550.90     | 7,644.54     | 652,767.64   | 666,963.08   | 873,224.56      |
| Gastos Generales              | 2,294.63   | 3,262.73   | 7,942.79   | 13,500.15    | 11,867.07  | 2,820.54    | 2,752.06   | 17,439.67    | 13,312.43  | 4,432.55    | 2,853.97     | 20,598.95     | 2,617.98     | 3,004.68     | 5,356.27     | 10,978.93    | 62,517.70       |
| Gastos de Depreciación        | 2,394.58   | 2,394.58   | 1,695.28   | 6,484.44     | 2,394.58   | 2,394.58    | 2,394.58   | 7,183.74     | 3,093.88   | 2,547.11    | 2,385.00     | 8,025.99      | 2,385.00     | 2,385.00     | 2,428.00     | 7,198.00     | 28,892.17       |
| Otros Gastos                  | -47,340.80 | 11,642.39  | -8,029.74  | -43,728.15   | -39,893.92 | -109,994.98 | 72,215.37  | -77,673.53   | 27,580.86  | 98,708.26   | -172,657.71  | -46,368.59    | 12,029.06    | -96,304.18   | 298,734.10   | 214,458.98   | 46,688.71       |
| Utilidad antes de Provisiones | 320,723.09 | 86,989.80  | -4,678.43  | 403,034.46   | 175,596.77 | 270,279.61  | -3,525.23  | 442,351.15   | 591,101.07 | 155,817.73  | 354,147.73   | 1,101,066.53  | 335,034.98   | 3,787,298.79 | -51,529.26   | 4,070,804.51 | 6,017,256.65    |
| Provisiones por Cuentas Malas | 241,629.65 | -41,863.11 | -82,044.42 | 117,722.12   | 194,919.34 | 157,474.82  | 5,444.02   | 357,838.18   | 155,168.75 | 472,160.12  | 176,246.84   | 803,575.71    | -260,439.53  | -390,222.46  | 272,179.13   | -378,482.86  | 900,653.15      |
| Utilidad del Periodo          | 79,093.44  | 128,852.91 | 77,365.99  | 285,312.34   | -19,322.57 | 112,804.79  | -8,969.25  | 84,512.97    | 435,932.32 | -316,342.39 | 177,900.89   | 297,490.82    | 595,474.51   | 4,177,521.25 | -323,708.39  | 4,449,287.37 | 5,116,603.50    |