

ES BANK (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	739,598.18	745,556.19	1,003,814.75	1,059,312.81	996,813.94	1,082,933.44	1,105,311.63	1,073,214.27	1,074,779.58
ACTIVOS LIQUIDOS	43,172.06	104,548.71	16,459.82	9,936.24	8,564.09	13,150.24	10,745.91	8,805.27	7,312.09
TOTAL DE PRESTAMOS	675,138.24	634,145.78	981,473.73	1,039,798.76	981,029.06	1,063,662.12	1,089,223.69	1,056,773.09	1,058,512.64
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	675,138.24	634,145.78	981,473.73	1,039,798.76	981,029.06	1,063,662.12	1,089,223.69	1,056,773.09	1,058,512.64
TOTAL DE INVERSIONES	8,044.66	3,471.35	2,450.56	5,243.72	1,434.74	1,536.52	1,635.24	4,054.21	1,420.17
TOTAL DE DEPOSITOS	688,260.76	691,032.82	948,425.64	1,001,235.99	936,895.48	1,018,939.79	1,038,049.17	1,000,093.87	993,782.45
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	688,260.76	691,032.82	948,425.64	1,001,235.99	936,895.48	1,018,939.79	1,038,049.17	1,000,093.87	993,782.45
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	411,068.17	231,523.25	111,529.56	124,459.06	127,598.42	126,968.30	130,680.21	139,042.33	136,594.15
DEPOSITOS DE BANCOS	277,192.58	459,509.58	836,896.08	876,776.93	809,297.05	891,971.49	907,368.96	861,051.54	857,188.30
PATRIMONIO TOTAL	50,033.06	52,456.66	53,010.94	54,347.06	56,380.19	60,042.34	63,851.47	67,600.94	75,697.43
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	800,929.03	813,232.64	869,490.06	908,818.05	868,206.06	914,244.82	1,054,563.19	1,066,263.54	1,035,796.76
ACTIVOS GENERADORES DE INGRESOS	764,184.58	732,030.86	847,244.92	888,755.25	832,823.35	851,407.89	1,037,391.61	1,052,934.89	1,021,198.30
TOTAL DE PRESTAMOS	752,997.80	717,192.08	841,223.37	882,910.55	828,083.65	848,903.95	1,035,348.71	1,048,285.92	1,019,770.85
TOTAL DE INVERSIONES	11,186.78	14,838.78	6,021.55	5,844.70	4,739.70	2,503.94	2,042.90	4,648.96	1,427.45
PATRIMONIO TOTAL	47,232.79	49,038.37	49,909.96	51,346.02	53,206.63	56,249.50	58,431.21	60,974.00	66,038.81
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	22,993.25	5,230.10	10,735.50	19,907.91	29,543.80	10,218.07	21,333.90	32,728.42	44,620.09
EGRESOS DE OPERACIONES	16,379.40	2,559.05	5,304.12	10,865.86	16,790.32	6,111.50	13,025.19	20,379.39	27,807.47
INGRESO NETO DE INTERESES	6,613.85	2,671.06	5,431.38	9,042.04	12,753.48	4,106.57	8,308.71	12,349.03	16,812.62

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	1,703.76	336.80	730.40	1,083.50	1,637.86	221.62	580.05	1,001.94	1,275.97
INGRESO DE OPERACIONES	8,317.61	3,007.86	6,161.77	10,125.54	14,391.34	4,328.19	8,888.76	13,350.97	18,088.58
EGRESOS GENERALES	2,317.08	584.26	1,183.89	1,811.53	2,544.20	666.05	1,417.48	2,130.23	2,635.79
UTILIDAD ANTES DE PROVISIONES	6,000.54	2,423.60	4,977.88	8,314.01	11,847.14	3,662.14	7,471.28	11,220.74	15,452.80
UTILIDAD DEL PERIODO	5,600.54	2,423.60	2,977.88	4,314.01	6,347.14	3,662.14	7,471.28	11,220.74	19,317.24
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	9,057.83	9,057.83	11,057.83	13,057.83	14,556.49	14,556.49	14,556.49	14,556.49	10,692.05
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.34	1.43	1.13	1.26	1.48	1.37	1.34	1.38	1.01
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.76	7.04	5.28	5.13	5.66	5.54	5.78	6.30	7.04
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	7.32	8.23	5.39	5.20	5.74	5.64	5.85	6.37	7.14
PATRIMONIO / PRESTAMOS TOTALES (%)	7.41	8.27	5.40	5.23	5.75	5.64	5.86	6.40	7.15
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	6.27	15.13	1.74	0.99	0.91	1.29	1.04	0.88	0.74
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	5.84	14.02	1.64	0.94	0.86	1.21	0.97	0.82	0.68
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	7.44	15.63	1.99	1.52	1.07	1.44	1.19	1.29	0.88
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.73	1.32	0.70	0.65	0.76	1.72	1.44	1.42	1.89
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.70	1.19	0.68	0.63	0.73	1.60	1.42	1.40	1.86
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.86	19.77	11.93	11.20	11.93	26.04	25.57	24.54	29.25
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.01	2.86	2.53	2.99	3.55	4.80	4.11	4.14	4.37
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.14	1.40	1.25	1.63	2.02	2.87	2.51	2.58	2.72
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	0.87	1.46	1.28	1.36	1.53	1.93	1.60	1.56	1.65

