

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	996,813.94	1,082,933.44	1,105,311.63	1,073,214.27	1,074,779.58	1,049,307.81	969,605.93	974,346.71	919,744.03
ACTIVOS LIQUIDOS	8,564.09	13,150.24	10,745.91	8,805.27	7,312.09	7,622.50	23,854.15	3,728.11	51,093.43
TOTAL DE PRESTAMOS	981,029.06	1,063,662.12	1,089,223.69	1,056,773.09	1,058,512.64	1,036,439.20	935,632.57	952,255.01	860,724.48
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	981,029.06	1,063,662.12	1,089,223.69	1,056,773.09	1,058,512.64	1,036,439.20	935,632.57	952,255.01	860,724.48
TOTAL DE INVERSIONES	1,434.74	1,536.52	1,635.24	4,054.21	1,420.17	941.09	6,172.22	14,725.18	2,146.99
TOTAL DE DEPOSITOS	936,895.48	1,018,939.79	1,038,049.17	1,000,093.87	993,782.45	966,604.17	903,795.27	903,409.19	839,714.28
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	936,895.48	1,018,939.79	1,038,049.17	1,000,093.87	993,782.45	966,604.17	903,795.27	903,409.19	839,714.28
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	127,598.42	126,968.30	130,680.21	139,042.33	136,594.15	147,616.22	137,531.65	142,205.15	162,093.59
DEPOSITOS DE BANCOS	809,297.05	891,971.49	907,368.96	861,051.54	857,188.30	818,987.95	766,263.63	761,204.04	677,620.69
PATRIMONIO TOTAL	56,380.19	60,042.34	63,851.47	67,600.94	75,697.43	79,721.08	62,034.49	67,437.46	74,249.47
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	868,206.06	914,244.82	1,054,563.19	1,066,263.54	1,035,796.76	1,066,120.63	1,037,458.78	1,023,780.49	997,261.81
ACTIVOS GENERADORES DE INGRESOS	832,823.35	851,407.89	1,037,391.61	1,052,934.89	1,021,198.30	1,051,289.47	1,016,331.86	1,013,903.75	961,402.14
TOTAL DE PRESTAMOS	828,083.65	848,903.95	1,035,348.71	1,048,285.92	1,019,770.85	1,050,050.66	1,012,428.13	1,004,514.05	959,618.56
TOTAL DE INVERSIONES	4,739.70	2,503.94	2,042.90	4,648.96	1,427.45	1,238.81	3,903.73	9,389.70	1,783.58
PATRIMONIO TOTAL	53,206.63	56,249.50	58,431.21	60,974.00	66,038.81	69,881.71	62,942.98	67,519.20	74,973.45
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	29,543.80	10,218.07	21,333.90	32,728.42	44,620.09	11,605.01	23,180.46	35,120.92	47,670.17
EGRESOS DE OPERACIONES	16,790.32	6,111.50	13,025.19	20,379.39	27,807.47	7,256.71	14,440.19	21,175.24	29,255.66
INGRESO NETO DE INTERESES	12,753.48	4,106.57	8,308.71	12,349.03	16,812.62	4,348.31	8,740.27	13,945.67	18,414.51

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	1,637.86	221.62	580.05	1,001.94	1,275.97	512.86	1,998.65	3,104.07	4,088.01
INGRESO DE OPERACIONES	14,391.34	4,328.19	8,888.76	13,350.97	18,088.58	4,861.17	10,738.91	17,049.75	22,502.52
EGRESOS GENERALES	2,544.20	666.05	1,417.48	2,130.23	2,635.79	837.51	1,601.85	2,509.72	3,148.35
UTILIDAD ANTES DE PROVISIONES	11,847.14	3,662.14	7,471.28	11,220.74	15,452.80	4,023.65	9,137.06	14,540.03	19,354.18
UTILIDAD DEL PERIODO	6,347.14	3,662.14	7,471.28	11,220.74	19,317.24	4,023.65	9,137.06	14,540.03	21,352.04
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	14,556.49	14,556.49	14,556.49	14,556.49	10,692.05	10,692.05	10,692.05	10,692.05	8,694.19
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 (%)	1.48	1.37	1.34	1.38	1.01	1.03	1.14	1.12	1.01
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	5.66	5.54	5.78	6.30	7.04	7.60	6.40	6.92	8.07
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	5.74	5.64	5.85	6.37	7.14	7.68	6.59	6.97	8.60
PATRIMONIO / PRESTAMOS TOTALES (%)	5.75	5.64	5.86	6.40	7.15	7.69	6.63	7.08	8.63
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 (%)	0.91	1.29	1.04	0.88	0.74	0.79	2.64	0.41	6.08
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	0.86	1.21	0.97	0.82	0.68	0.73	2.46	0.38	5.56
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	1.07	1.44	1.19	1.29	0.88	0.89	3.32	2.04	6.34
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.76	1.72	1.44	1.42	1.89	1.53	1.80	1.91	2.22
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.73	1.60	1.42	1.40	1.86	1.51	1.76	1.89	2.14
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.93	26.04	25.57	24.54	29.25	23.03	29.03	28.71	28.48
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.55	4.80	4.11	4.14	4.37	4.42	4.56	4.62	4.96
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.02	2.87	2.51	2.58	2.72	2.76	2.84	2.78	3.04
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.53	1.93	1.60	1.56	1.65	1.65	1.72	1.83	1.92

