



ES Bank (Panamá) S.A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003		2004												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-79,821,811.77	-79.88	99,924,980.76	62,709,339.54	29,983,415.09	47,667,956.37	42,046,280.03	11,329,148.33	12,634,451.47	15,624,741.91	13,003,676.93	15,642,019.27	12,100,955.41	17,078,302.24	20,103,168.99
Depositos Locales en Bancos	40,985.85	144.05	28,453.03	145,474.29	132,425.06	65,917.05	123,963.55	110,650.28	91,266.28	78,281.57	162,919.50	148,073.58	127,992.69	111,753.25	69,438.88
A la Vista	40,985.85	144.05	28,453.03	145,474.29	132,425.06	65,917.05	123,963.55	110,650.28	91,266.28	78,281.57	162,919.50	148,073.58	127,992.69	111,753.25	69,438.88
A Plazo	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
Depositos Extranjeros en Bancos	-79,862,897.62	-79.95	99,896,527.73	62,563,865.25	29,850,990.03	47,602,039.32	41,922,316.48	11,218,498.05	12,543,185.19	15,546,460.34	12,840,757.43	15,493,945.69	11,972,862.72	16,966,448.99	20,033,630.11
A la Vista	1,391,878.76	7.47	18,641,751.35	25,568,862.32	29,850,990.03	47,602,039.32	41,922,316.48	11,218,498.05	12,543,185.19	15,546,460.34	12,840,757.43	14,657,757.69	11,972,862.72	16,966,448.99	20,033,630.11
A Plazo	-81,254,776.38	-100.00	81,254,776.38	36,995,002.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	836,188.00	0.00	0.00	0.00
Menos Provisiones	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
Locales	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
Extranjero	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
Otros	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	100.00
CARTERA CREDITICIA	12,838,595.79	3.69	347,803,766.19	337,634,510.74	311,454,160.97	301,500,432.98	281,406,072.00	279,137,201.77	276,562,512.74	271,931,065.36	315,901,213.28	315,511,073.82	351,473,054.36	340,154,350.97	360,642,361.98
Locales	60.00	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	60.00
Extranjero	12,968,218.57	3.69	351,316,935.55	341,044,960.34	314,600,162.60	304,545,891.90	284,248,557.58	281,956,769.46	279,356,073.47	274,677,843.80	319,092,134.63	318,698,054.36	355,023,287.23	343,590,253.50	364,285,154.12
Menos Provisiones	129,682.78	3.69	3,513,169.36	3,410,449.60	3,146,001.63	3,045,458.92	2,842,485.58	2,819,567.69	2,793,560.73	2,746,778.44	3,190,921.35	3,186,980.54	3,550,232.87	3,435,902.53	3,642,852.14
Locales	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
Extranjero	129,682.78	3.69	3,513,169.36	3,410,449.60	3,146,001.63	3,045,458.92	2,842,485.58	2,819,567.69	2,793,560.73	2,746,778.44	3,190,921.35	3,186,980.54	3,550,232.87	3,435,902.53	3,642,852.14
INVERSIONES EN VALORES	5,988,892.21	10,112.78	59,221.05	24,166.80	24,166.80	45,962.04	45,962.04	45,962.04	3,074,827.63	3,069,234.14	3,075,823.58	3,139,094.10	6,860,839.71	4,467,292.61	6,048,113.26
Locales	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
Extranjero	5,988,892.21	10,112.78	59,221.05	24,166.80	24,166.80	45,962.04	45,962.04	45,962.04	3,074,827.63	3,069,234.14	3,075,823.58	3,139,094.10	6,860,839.71	4,467,292.61	6,048,113.26
Menos Provisiones	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
Locales	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
Extranjero	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
OTROS ACTIVOS	316,400.45	16.32	1,938,299.94	1,630,553.50	749,051.95	1,119,545.51	1,547,301.98	1,292,541.92	1,716,337.20	1,786,282.20	882,000.43	1,384,252.41	2,183,339.35	2,208,173.44	2,254,700.39
Locales	-26,316.52	-8.14	323,176.81	318,013.71	315,518.29	313,418.29	311,318.29	309,218.29	307,118.29	305,018.29	302,918.29	300,818.29	300,178.17	299,007.35	296,860.29
Extranjero	342,716.97	21.22	1,615,123.13	1,312,539.79	433,533.66	806,127.22	1,235,983.69	983,323.63	1,409,218.91	1,481,263.91	579,082.14	1,083,434.12	1,883,161.18	1,909,166.09	1,957,840.10
TOTAL DE ACTIVOS	-60,677,923.32	-13.49	449,726,267.94	401,998,570.58	342,210,794.81	350,333,896.90	325,045,616.05	291,804,854.06	293,988,129.04	292,411,323.61	332,862,714.22	335,676,439.60	372,618,188.83	363,908,119.26	389,048,344.62
DEPOSITOS	-191,258,947.62	-73.79	259,178,418.49	193,026,772.02	133,449,313.84	100,065,736.69	119,432,315.44	63,389,799.46	58,310,325.46	61,503,452.43	106,362,514.25	66,631,835.12	96,249,561.25	82,902,252.13	67,919,470.87
Locales	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
Oficiales	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
De Particulares	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
A la Vista	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
A Plazo	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
De Ahorros	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
De Bancos	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
A la Vista	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
A Plazo	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
Extranjero	-191,258,947.62	-73.79	259,178,418.49	193,026,772.02	133,449,313.84	100,065,736.69	119,432,315.44	63,389,799.46	58,310,325.46	61,503,452.43	106,362,514.25	66,631,835.12	96,249,561.25	82,902,252.13	67,919,470.87
Oficiales	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
De Particulares	-93,447,873.56	-64.51	144,857,662.06	107,034,150.22	53,632,403.88	100,061,369.84	119,069,616.73	63,101,265.16	58,306,021.89	61,499,164.50	93,050,958.78	57,097,959.05	86,224,137.81	70,339,868.58	51,409,788.50



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(En Balboas)

Descripcion	2003		2004												
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A la Vista	-40,062,961.47	-83.13	48,195,429.00	12,621,250.57	9,164,391.20	37,804,415.69	31,944,365.83	3,601,904.12	2,975,066.70	5,630,911.49	6,430,360.23	5,617,243.28	2,243,015.25	6,522,343.50	8,132,467.53
A Plazo	-53,384,912.09	-55.23	96,662,233.06	94,412,899.65	44,468,012.68	62,256,954.15	87,125,250.90	59,499,361.04	55,330,955.19	55,868,253.01	86,620,598.55	51,480,715.77	83,981,122.56	63,817,525.08	43,277,320.97
De Ahorro	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
De Bancos	-97,811,074.06	-85.56	114,320,756.43	85,992,621.80	79,816,909.96	4,366.85	362,698.71	288,534.30	4,303.57	4,287.93	13,311,555.47	9,533,876.07	10,025,423.44	12,562,383.55	16,509,682.37
A la Vista	-168,757.92	-79.63	211,938.61	5,475,905.81	13,617,566.18	4,366.85	362,698.71	288,534.30	4,303.57	4,287.93	3,899,790.76	4,394.24	4,546.61	312,306.99	43,180.69
A Plazo	-97,642,316.14	-85.57	114,108,817.82	80,516,715.99	66,199,343.78	0.00	0.00	0.00	0.00	0.00	9,411,764.71	9,529,481.83	10,020,876.83	12,250,076.56	16,466,501.68
OBLIGACIONES	109,473,886.51	62.20	176,012,000.00	174,245,283.02	174,904,197.58	215,843,434.86	170,515,848.98	193,142,203.49	199,925,037.53	195,092,667.90	191,484,066.67	233,587,004.17	240,369,422.96	244,667,251.17	285,485,886.51
Locales	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
Extranjero	109,473,886.51	62.20	176,012,000.00	174,245,283.02	174,904,197.58	215,843,434.86	170,515,848.98	193,142,203.49	199,925,037.53	195,092,667.90	191,484,066.67	233,587,004.17	240,369,422.96	244,667,251.17	285,485,886.51
OTROS PASIVOS	-719,020.89	-36.32	1,979,936.40	1,845,860.52	485,498.30	976,667.33	1,369,158.08	1,246,956.49	1,540,464.08	1,406,926.13	915,862.18	1,341,988.10	2,036,742.43	1,976,995.09	1,260,915.51
Locales	16,601.14	112.97	14,694.95	15,326.53	16,187.36	17,048.18	16,621.65	17,435.15	18,077.97	19,122.55	18,720.67	18,715.67	49,583.56	47,512.01	31,296.09
Extranjero	-735,622.03	-37.43	1,965,241.45	1,830,533.99	469,310.94	959,619.15	1,352,536.43	1,229,521.34	1,522,386.11	1,387,803.58	897,141.51	1,323,272.43	1,987,158.87	1,929,483.08	1,229,619.42
PATRIMONIO	21,826,158.68	173.83	12,555,913.05	32,880,655.02	33,371,785.09	33,448,058.02	33,728,293.55	34,025,894.62	34,212,301.97	34,408,277.15	34,100,271.12	34,115,612.21	33,962,462.19	34,361,620.87	34,382,071.73
Capital	20,000,000.00	200.00	10,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00
Reservas de Capital	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
Otras Reservas	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
Utilidad de Periodos Anteriores	5,090,971.20	-200.82	-2,535,058.15	2,555,913.05	2,555,913.05	2,555,913.05	2,555,913.05	2,555,913.05	2,555,913.05	2,555,913.05	2,555,913.05	2,555,913.05	2,555,913.05	2,555,913.05	2,555,913.05
Utilidad de Periodo	-3,326,314.81	-65.34	5,090,971.20	324,741.97	815,872.04	892,144.97	1,172,380.50	1,469,981.57	1,656,388.92	1,852,364.10	1,544,358.07	1,559,699.16	1,406,549.14	1,805,707.82	1,764,656.39
Ganancia o Perdida en Valores Disponible para la Venta	61,502.29	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	61,502.29
Deuda Subordinada	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
PASIVO Y PATRIMONIO	-60,677,923.32	-13.49	449,726,267.94	401,998,570.58	342,210,794.81	350,333,896.90	325,045,616.05	291,804,854.06	293,988,129.04	292,411,323.61	332,862,714.22	335,676,439.60	372,618,188.83	363,908,119.26	389,048,344.62