



ES Bank (Panamá) S.A.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	15,601,639.82	77.61	20,103,168.99	8,546,851.36	9,569,018.57	37,882,369.19	26,647,338.74	58,029,468.66	24,595,982.34	26,655,445.98	15,794,071.11	35,350,330.31	47,011,726.89	28,133,050.75	35,704,808.81
Depositos Locales en Bancos	-32,108.10	-46.24	69,438.88	108,893.11	45,374.43	28,313.99	56,145.48	40,208.56	22,449.50	68,524.88	52,494.02	113,526.69	100,008.48	83,926.77	37,330.78
A la Vista	-32,108.10	-46.24	69,438.88	108,893.11	45,374.43	28,313.99	56,145.48	40,208.56	22,449.50	68,524.88	52,494.02	113,526.69	100,008.48	83,926.77	37,330.78
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	15,633,747.92	78.04	20,033,630.11	8,437,858.25	9,523,544.14	37,853,955.20	26,591,093.26	57,989,160.10	24,573,432.84	26,586,821.10	15,741,477.09	35,236,703.62	46,911,618.41	28,049,023.98	35,667,378.03
A la Vista	15,633,747.92	78.04	20,033,630.11	8,437,858.25	9,523,544.14	37,853,955.20	26,591,093.26	52,374,120.33	24,573,432.84	26,586,821.10	15,234,451.09	14,773,886.68	46,911,618.41	28,049,023.98	35,667,378.03
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,615,039.77	0.00	0.00	507,026.00	20,462,816.94	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	0.00	0.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
CARTERA CREDITICIA	100,956,529.24	27.99	360,642,361.98	324,780,078.90	364,926,587.20	356,337,242.07	369,513,387.18	347,721,893.05	371,786,453.36	346,397,064.40	348,531,225.97	348,171,759.15	348,253,158.17	360,423,323.22	461,598,891.22
Locales	-60.00	-100.00	60.00	0.00	0.00	0.00	0.00	60.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	101,976,352.16	27.99	364,285,154.12	328,060,685.76	368,612,714.34	359,936,608.15	373,245,845.64	351,234,175.00	375,541,872.08	349,896,024.65	352,051,743.40	351,688,645.61	351,770,866.84	364,063,962.85	466,261,506.28
Menos Provisiones	1,019,762.92	27.99	3,642,852.14	3,280,606.86	3,686,127.14	3,599,366.08	3,732,458.46	3,512,342.35	3,755,418.72	3,498,960.25	3,520,517.43	3,516,886.46	3,517,708.67	3,640,639.63	4,662,615.06
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	1,019,762.92	27.99	3,642,852.14	3,280,606.86	3,686,127.14	3,599,366.08	3,732,458.46	3,512,342.35	3,755,418.72	3,498,960.25	3,520,517.43	3,516,886.46	3,517,708.67	3,640,639.63	4,662,615.06
INVERSIONES EN VALORES	4,919,419.00	81.34	6,048,113.26	4,092,849.09	5,125,890.14	5,001,999.55	5,211,363.47	5,387,712.12	4,527,511.56	4,645,628.66	4,836,387.68	5,903,722.56	8,399,383.66	9,188,312.86	10,967,532.26
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	4,919,419.00	81.34	6,048,113.26	4,092,849.09	5,125,890.14	5,001,999.55	5,211,363.47	5,387,712.12	4,527,511.56	4,645,628.66	4,836,387.68	5,903,722.56	8,399,383.66	9,188,312.86	10,967,532.26
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	526,957.86	23.37	2,254,700.39	1,667,856.01	1,720,161.73	1,767,127.16	2,706,715.32	2,413,864.59	2,226,927.87	1,991,946.24	2,041,001.21	1,812,342.87	2,918,930.64	2,590,876.96	2,781,658.25
Locales	-17,836.40	-6.01	298,860.29	294,813.03	292,601.42	292,402.13	289,576.05	288,077.03	290,440.81	287,990.15	283,764.81	282,364.25	282,206.99	281,605.27	279,023.89
Extranjero	544,794.26	27.83	1,957,840.10	1,373,042.98	1,427,560.31	1,474,725.03	2,417,139.27	2,125,787.56	1,936,487.06	1,703,956.09	1,757,236.40	1,529,978.62	2,636,723.65	2,309,271.69	2,502,634.36
TOTAL DE ACTIVOS	122,004,545.92	31.36	389,048,344.62	339,087,635.36	381,341,657.64	400,988,737.97	404,078,804.71	413,552,938.42	403,136,875.13	379,690,085.28	371,202,685.97	391,238,154.89	406,583,199.36	400,335,563.79	511,052,890.54
DEPOSITOS	71,970,356.18	105.96	67,919,470.87	63,619,387.57	66,955,379.39	89,855,824.14	91,872,296.29	106,879,281.98	85,414,139.61	73,460,275.86	63,689,078.17	85,326,886.55	99,057,626.12	64,880,020.92	139,889,827.05
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,419,881.63	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	9,419,881.63	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	8,838,580.95	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	581,300.68	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	71,970,356.18	105.96	67,919,470.87	63,619,387.57	66,955,379.39	89,855,824.14	91,872,296.29	97,459,400.35	85,414,139.61	73,460,275.86	63,689,078.17	85,326,886.55	99,057,626.12	64,880,020.92	139,889,827.05
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	-10,247,048.18	-19.93	51,409,788.50	48,488,105.51	54,330,376.89	77,889,600.50	76,195,184.99	89,375,575.12	77,342,606.81	22,047,528.74	13,418,495.77	35,366,897.53	45,798,345.34	20,571,186.62	41,162,740.32



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Descripcion	2004		2005												
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A la Vista	26,798,948.93	329.53	8,132,467.53	5,614,945.23	8,156,239.02	33,563,680.05	30,776,597.31	45,535,161.19	9,154,500.58	16,324,326.50	6,951,223.68	29,995,450.17	40,814,934.63	14,257,524.02	34,931,416.46
A Plazo	-37,045,997.11	-85.60	43,277,320.97	42,873,160.28	46,174,137.87	44,325,920.45	45,418,587.68	43,840,413.93	68,188,106.23	5,723,202.24	6,467,272.09	5,371,447.36	4,983,410.71	6,313,662.60	6,231,323.86
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	82,217,404.36	498.00	16,509,682.37	15,131,282.06	12,625,002.50	11,966,223.64	15,677,111.30	8,083,825.23	8,071,532.80	51,412,747.12	50,270,582.40	49,959,989.02	53,259,280.78	44,308,834.30	98,727,086.73
A la Vista	-4,247.11	-9.84	43,180.69	753,533.25	561,756.63	291,287.23	3,903,996.05	54,921.18	260,863.43	353,573.15	60,396.71	823,272.87	4,420,256.08	6,548,007.43	38,933.58
A Plazo	82,221,651.47	499.33	16,466,501.68	14,377,748.81	12,063,245.87	11,674,936.41	11,773,115.25	8,028,904.05	7,810,669.37	51,059,173.97	50,210,185.69	49,136,716.15	48,839,024.70	37,760,826.87	98,688,153.15
OBLIGACIONES	44,464,948.45	15.58	285,485,886.51	239,368,563.26	278,549,230.11	274,663,984.49	274,816,417.61	268,803,952.63	277,537,396.70	265,789,136.93	266,744,383.62	264,789,778.91	265,152,497.27	292,980,073.14	329,950,834.96
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	44,464,948.45	15.58	285,485,886.51	239,368,563.26	278,549,230.11	274,663,984.49	274,816,417.61	268,803,952.63	277,537,396.70	265,789,136.93	266,744,383.62	264,789,778.91	265,152,497.27	292,980,073.14	329,950,834.96
OTROS PASIVOS	810,010.28	64.24	1,260,915.51	1,163,136.58	1,270,486.45	1,421,968.02	2,242,547.69	2,035,729.13	2,006,963.83	1,802,657.30	1,940,845.46	1,935,856.35	2,800,316.88	2,899,176.01	2,070,925.79
Locales	5,562.97	17.78	31,296.09	33,580.22	36,754.63	40,556.15	34,620.86	37,722.84	15,764.60	17,084.52	48,916.96	52,696.50	55,669.21	58,380.66	36,859.06
Extranjero	804,447.31	65.42	1,229,619.42	1,129,556.36	1,233,731.82	1,381,411.87	2,207,926.83	1,998,006.29	1,991,199.23	1,785,572.78	1,891,928.50	1,883,159.85	2,744,647.67	2,840,795.35	2,034,066.73
PATRIMONIO	4,759,231.01	13.84	34,382,071.73	34,936,547.95	34,566,561.69	35,046,961.32	35,147,543.12	35,833,974.68	38,178,375.05	38,638,015.20	38,828,378.72	39,185,633.08	39,572,759.08	39,576,293.72	39,141,302.74
Capital	0.00	0.00	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	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	1,764,652.58	69.04	2,555,913.05	4,320,569.46	4,320,569.46	4,320,569.46	4,320,569.46	4,320,569.46	4,320,569.46	4,320,569.46	4,320,569.46	4,320,569.46	4,320,569.46	4,320,569.46	4,320,565.63
Utilidad de Periodo	2,889,812.22	163.76	1,764,656.39	546,976.20	95,989.94	511,851.29	680,834.73	1,358,174.09	3,662,398.86	4,104,982.59	4,292,454.23	4,620,599.97	5,027,150.16	5,078,122.34	4,654,468.61
Ganancia o Perdida en Valores Disponible para la Venta	104,766.21	170.35	61,502.29	69,002.29	150,002.29	214,540.57	146,138.93	155,231.13	195,406.73	212,463.15	215,355.03	244,463.65	225,039.46	177,601.92	166,268.50
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	122,004,545.92	31.36	389,048,344.62	339,087,635.36	381,341,657.64	400,988,737.97	404,078,804.71	413,552,938.42	403,136,875.19	379,690,085.29	371,202,685.97	391,238,154.89	406,583,199.35	400,335,563.79	511,052,890.54