



**ES Bank (Panamá) S.A.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 19**

	2003		2004				2005			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	449,726.27	350,333.90	293,988.13	335,676.44	389,048.34	400,988.74	403,136.88	391,238.15	511,052.89	
3 Activos Líquidos	99,924.98	47,667.96	12,634.45	15,642.02	20,103.17	37,882.37	24,595.98	35,350.33	35,704.81	
4 Total de Préstamos	347,803.77	301,500.43	276,562.51	315,511.07	360,642.36	356,337.24	371,786.45	348,171.76	461,598.89	
5 Locales	0.00	0.00	0.00	0.00	0.06	0.00	0.00	0.00	0.00	
6 Extranjeros	347,803.77	301,500.43	276,562.51	315,511.07	360,642.30	356,337.24	371,786.45	348,171.76	461,598.89	
7 Total de Inversiones	59.22	45.96	3,074.83	3,139.09	6,048.11	5,002.00	4,527.51	5,903.72	10,967.53	
8 Total de Depósitos	259,178.42	100,065.74	58,310.33	66,631.84	67,919.47	89,855.82	85,414.14	85,326.89	139,889.83	
9 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13 Extranjeros	259,178.42	100,065.74	58,310.33	66,631.84	67,919.47	89,855.82	85,414.14	85,326.89	139,889.83	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	144,857.66	81,396.03	57,886.02	56,697.96	51,409.79	77,889.60	77,342.61	35,366.90	41,162.74	
16 Depósitos de Bancos	114,320.76	18,669.71	424.30	9,933.88	16,509.68	11,966.22	8,071.53	49,959.99	98,727.09	
17 Patrimonio Total	12,555.91	33,448.06	34,212.30	34,115.61	34,382.07	35,046.96	38,178.38	39,185.63	39,141.30	
18 PROMEDIO (12 MESES)										
19 Total de Activos	357,979.29	320,234.21	328,272.96	386,593.93	419,387.31	375,661.32	348,562.50	363,457.30	450,050.62	
20 Activos Generadores de Ingresos	303,242.05	286,540.17	293,332.53	351,975.28	357,276.73	331,442.82	327,975.65	336,362.82	419,628.45	
21 Total de Prestamos	302,612.39	285,897.01	291,141.04	350,392.32	354,223.06	328,918.84	324,174.48	331,841.42	411,120.63	
22 Total de Inversiones	629.66	643.16	2,191.48	1,582.96	3,053.67	2,523.98	3,801.17	4,521.41	8,507.82	
23 Patrimonio Total	10,010.43	20,592.91	21,017.29	21,114.85	23,468.99	34,247.51	36,195.34	36,650.62	36,761.69	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	10,717.05	2,563.40	4,762.12	6,938.60	9,876.94	3,109.49	6,899.49	10,338.70	14,430.84	
26 Egreso de Operaciones	9,443.50	2,191.61	3,923.65	5,683.25	7,962.13	2,536.01	5,449.11	8,146.95	11,236.30	



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27 Ingreso Neto de Intereses	1,273.55	371.79	838.47	1,255.34	1,914.81	573.48	1,450.39	2,191.75	3,194.54	
28 Otros Ingresos	5,753.40	523.27	885.60	1,165.94	1,483.69	450.51	3,248.30	3,582.08	4,050.45	
29 Ingreso de Operaciones	7,026.95	895.06	1,724.07	2,421.28	3,398.50	1,023.99	4,698.69	5,773.83	7,244.99	
30 Egresos Generales	1,022.83	470.62	787.29	1,187.77	1,504.16	555.62	923.73	1,279.19	1,570.76	
31 Utilidad Antes de Provisiones	6,004.12	424.43	936.78	1,233.51	1,894.34	468.37	3,774.97	4,494.63	5,674.23	
32 Utilidad del Periodo	5,090.97	892.14	1,656.39	1,559.70	1,764.66	511.85	3,662.40	4,620.60	4,654.47	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
35 Total Provisiones Para Préstamos	3,513.17	3,045.46	2,793.56	3,186.98	3,642.85	3,599.37	3,755.42	3,516.89	4,662.62	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
38 Provisiones Para Préstamos / Préstamos Totales (%)	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	2.79	9.55	11.64	10.16	8.84	8.74	9.47	10.02	7.66	
41 Patrimonio / Activos Generadores de Ing. (%)	3.61	11.09	12.23	10.71	9.38	9.70	10.15	11.07	8.28	
42 Patrimonio / Préstamos Totales (%)	3.61	11.09	12.37	10.81	9.53	9.84	10.27	11.25	8.48	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	38.55	47.64	21.67	23.48	29.60	42.16	28.80	41.43	25.52	
45 Activos Líquidos / Activos Totales (%)	22.22	13.61	4.30	4.66	5.17	9.45	6.10	9.04	6.99	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	38.58	47.68	26.94	28.19	38.50	47.73	34.10	48.35	33.36	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.68	1.25	1.13	0.59	0.49	0.62	2.23	1.83	1.11	
49 Utilidad Neta / Total de Activos (Promedio) (%)	1.42	1.11	1.01	0.54	0.42	0.55	2.10	1.70	1.03	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	50.86	17.33	15.76	9.85	7.52	5.98	20.24	16.81	12.66	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.53	3.58	3.25	2.63	2.76	3.75	4.21	4.10	3.44	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	3.11	3.06	2.68	2.15	2.23	3.06	3.32	3.23	2.68	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.42	0.52	0.57	0.48	0.54	0.69	0.88	0.87	0.76	
54 Egresos Generales / Ingresos de Operaciones (%)	14.56	52.58	45.66	49.06	44.26	54.26	19.66	22.16	21.68	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.90	0.73	0.60	0.44	0.42	0.54	1.98	1.42	0.97	
56 PRODUCTIVIDAD										
57 Número de Empleados	3.00	3.00	4.00	3.00	4.00	4.00	4.00	4.00	4.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00	
59 Préstamos / Empleados	115,934.59	100,500.14	69,140.63	105,170.36	90,160.59	89,084.31	92,946.61	87,042.94	115,399.72	
60 Depósitos Totales / Empleados	86,392.81	33,355.25	14,577.58	22,210.61	16,979.87	22,463.96	21,353.53	21,331.72	34,972.46	
61 Utilidad Neta / Empleados	1,696.99	297.38	414.10	519.90	441.16	127.96	915.60	1,155.15	1,163.62	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	68.92	20.75	-18.91	-23.28	-13.49	14.46	37.13	16.55	31.36	
64 Préstamos (%)	35.11	11.55	-9.54	-18.11	3.69	18.19	34.43	10.35	27.99	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	35.11	11.55	-9.54	-18.11	3.69	18.19	34.43	10.35	27.99	
67 Depósitos (%)	107.11	-20.42	-69.38	-66.25	-73.79	-10.20	46.48	28.06	105.96	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	107.11	-20.42	-69.38	-66.25	-73.79	-10.20	46.48	28.06	105.96	
70 Patrimonio (%)	68.20	332.27	337.37	320.45	173.83	4.78	11.59	14.86	13.84	
71 Utilidad Neta (%)	-292.24	227.01	363.54	140.27	-65.34	-42.63	121.11	196.25	163.76	