



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

(En Miles de Balboas)

**Cuadro No. 19**

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
<b>BALANCE DE SITUACION</b>										
Total de Activos	703,763.52	666,349.39	775,439.57	728,821.17	820,283.13	859,587.36	943,452.10	824,076.97	862,259.88	
Activos Líquidos	37,313.42	28,310.58	72,544.40	10,144.40	26,512.52	22,842.94	10,830.93	35,465.60	11,911.75	
Total de Préstamos	656,721.53	628,356.69	691,471.76	706,956.23	778,571.80	824,726.87	924,022.12	782,659.38	830,857.36	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	656,721.53	628,356.69	691,471.76	706,956.23	778,571.80	824,726.87	924,022.12	782,659.38	830,857.36	
Total de Inversiones	6,508.96	6,481.69	8,073.24	7,014.58	10,578.71	7,135.68	5,039.02	1,767.03	14,328.89	
Total de Depósitos	120,458.08	147,187.95	210,741.33	165,039.50	137,810.95	142,567.39	327,255.79	268,224.99	813,714.96	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	120,458.08	147,187.95	210,741.33	165,039.50	137,810.95	142,567.39	327,255.79	268,224.99	813,714.96	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	59,940.67	60,827.90	81,539.82	35,789.02	57,156.51	38,845.76	308,022.86	197,792.77	144,043.03	
Depósitos de Bancos	60,517.40	86,360.05	129,201.52	129,250.48	80,654.44	103,721.64	19,232.94	70,432.21	669,671.93	
Patrimonio Total	42,751.15	44,547.10	45,643.18	47,330.57	47,912.29	49,849.75	41,095.10	43,184.21	44,432.53	
<b>PROMEDIO (12 MESES)</b>										
Total de Activos	607,408.21	641,265.34	698,590.04	678,172.47	762,023.33	762,968.37	859,445.83	776,449.07	841,271.51	
Activos Generadores de Ingresos	567,898.46	610,208.73	654,695.96	657,647.05	726,190.51	733,350.47	814,303.07	749,198.61	817,168.38	
Total de Prestamos	559,160.21	604,042.88	647,276.85	652,009.73	717,646.67	726,541.78	807,746.94	744,807.81	804,714.58	
Total de Inversiones	8,738.25	6,165.85	7,419.11	5,637.32	8,543.84	6,808.69	6,556.13	4,390.80	12,453.80	
Patrimonio Total	40,946.22	41,902.94	42,990.87	44,669.95	45,331.72	47,198.42	43,369.14	45,257.39	46,172.41	
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>										
Ingreso por Intereses	27,523.16	7,754.11	16,951.60	27,303.29	38,440.80	11,300.09	24,157.06	36,503.08	47,999.44	
Egreso de Operaciones	22,043.59	6,280.84	13,976.40	22,782.23	32,264.05	9,802.75	21,153.73	31,871.00	41,760.95	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	5,479.56	1,473.27	2,975.20	4,521.06	6,176.75	1,497.34	3,003.32	4,632.09	6,238.49
Otros Ingresos	2,170.70	576.56	1,307.11	1,976.08	3,326.07	574.83	930.47	1,221.71	1,372.33
Ingreso de Operaciones	7,650.27	2,049.83	4,282.32	6,497.13	9,502.82	2,072.17	3,933.79	5,853.80	7,610.82
Egresos Generales	2,105.00	546.35	1,023.20	1,493.72	1,961.32	538.50	1,169.99	1,742.56	2,244.89
Utilidad Antes de Provisiones	5,545.27	1,503.47	3,259.11	5,003.42	7,541.50	1,533.67	2,763.80	4,111.24	5,365.93
Utilidad del Periodo	3,574.31	1,789.99	2,908.08	4,495.98	5,417.16	1,961.01	2,188.16	4,211.32	5,466.02
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Provisiones Para Préstamos	6,633.58	6,347.06	6,984.61	7,141.01	8,757.91	8,330.57	9,333.56	8,657.83	8,657.83
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones para Préstamos / Préstamos Totales (%)	1.01	1.01	1.01	1.01	1.12	1.01	1.01	1.11	1.04
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	6.07	6.69	5.89	6.49	5.84	5.80	4.36	5.24	5.15
Patrimonio / Activos Generadores de Ing. (%)	6.45	7.02	6.52	6.63	6.07	5.99	4.42	5.51	5.26
Patrimonio / Préstamos Totales (%)	6.51	7.09	6.60	6.69	6.15	6.04	4.45	5.52	5.35
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	30.98	19.23	34.42	6.15	19.24	16.02	3.31	13.22	1.46
Activos Líquidos / Activos Totales (%)	5.30	4.25	9.36	1.39	3.23	2.66	1.15	4.30	1.38
Activos Líquidos + Inversiones / Depósitos Totales (%)	36.38	23.64	38.25	10.40	26.91	21.03	4.85	13.88	3.22
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.63	1.17	0.89	0.91	0.75	1.07	0.54	0.75	0.67
Utilidad Neta / Total de Activos (Promedio) (%)	0.59	1.12	0.83	0.88	0.71	1.03	0.51	0.72	0.65
Utilidad Neta / Patrimonio Total (Promedio) (%)	8.73	17.09	13.53	13.42	11.95	16.62	10.09	12.41	11.84
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.85	5.08	5.18	5.54	5.29	6.16	5.93	6.50	5.87
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	3.88	4.12	4.27	4.62	4.44	5.35	5.20	5.67	5.11
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.96	0.97	0.91	0.92	0.85	0.82	0.74	0.82	0.76
Egresos Generales / Ingresos de Operaciones (%)	27.52	26.65	23.89	22.99	20.64	25.99	29.74	29.77	29.50



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.38	0.38	0.40	0.40	0.46	0.31	0.23	0.22	0.17
PRODUCTIVIDAD									
Número de Empleados	3.00	3.00	5.00	4.00	4.00	4.00	4.00	4.00	4.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	218,907.18	209,452.23	138,294.35	176,739.06	194,642.95	206,181.72	231,005.53	195,664.85	207,714.34
Depósitos Totales / Empleados	40,152.69	49,062.65	42,148.27	41,259.88	34,452.74	35,641.85	81,813.95	67,056.25	203,428.74
Utilidad Neta / Empleados	1,191.44	596.66	581.62	1,124.00	1,354.29	490.25	547.04	1,052.83	1,366.50
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	37.71	8.14	24.72	16.14	16.56	29.00	21.67	13.07	5.12
Préstamos (%)	42.27	8.39	14.66	18.41	18.55	31.25	33.63	10.71	6.72
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	42.27	8.39	14.66	18.41	18.55	31.25	33.63	10.71	6.72
Depósitos (%)	-13.89	36.85	218.17	71.41	14.41	-3.14	55.29	62.52	490.46
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	-13.89	36.85	218.17	71.41	14.41	-3.14	55.29	62.52	490.46
Patrimonio (%)	9.22	13.47	13.15	12.67	12.07	11.90	-9.96	-8.76	-7.26
Utilidad Neta (%)	-23.21	2,511.05	145.19	61.71	51.56	9.55	-24.76	-6.33	0.90
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	663,355.11	634,703.76	698,456.37	714,097.24	787,329.71	829,268.20	929,565.11	791,317.21	839,515.19
Mencion Especial	0.00	0.00	0.00	0.00	0.00	3,789.24	3,790.56	0.00	0.00
Subnormal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dudoso	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00