

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

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	862,259.88	880,909.09	735,165.36	758,323.30	739,598.18	745,556.19	1,003,814.75	1,059,312.81	996,813.94
ACTIVOS LIQUIDOS	11,911.75	50,873.29	22,405.43	23,600.64	43,172.06	104,548.71	16,459.82	9,936.24	8,564.09
TOTAL DE PRESTAMOS	830,857.36	800,238.38	700,973.01	726,022.35	675,138.24	634,145.78	981,473.73	1,039,798.76	981,029.06
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	830,857.36	800,238.38	700,973.01	726,022.35	675,138.24	634,145.78	981,473.73	1,039,798.76	981,029.06
TOTAL DE INVERSIONES	14,328.89	26,206.21	9,592.53	6,445.68	8,044.66	3,471.35	2,450.56	5,243.72	1,434.74
TOTAL DE DEPOSITOS	813,714.96	832,144.59	686,025.67	707,477.59	688,260.76	691,032.82	948,425.64	1,001,235.99	936,895.48
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	813,714.96	832,144.59	686,025.67	707,477.59	688,260.76	691,032.82	948,425.64	1,001,235.99	936,895.48
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	144,043.03	146,897.63	127,245.47	140,037.57	411,068.17	231,523.25	111,529.56	124,459.06	127,598.42
DEPOSITOS DE BANCOS	669,671.93	685,246.95	558,780.20	567,440.02	277,192.58	459,509.58	836,896.08	876,776.93	809,297.05
PATRIMONIO TOTAL	44,432.53	45,620.08	46,808.98	48,344.98	50,033.06	52,456.66	53,010.94	54,347.06	56,380.19
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	841,271.51	870,248.22	839,308.73	791,200.14	800,929.03	813,232.64	869,490.06	908,818.05	868,206.06
ACTIVOS GENERADORES DE INGRESOS	817,168.38	829,153.57	819,813.34	758,447.22	764,184.58	732,030.86	847,244.92	888,755.25	832,823.35
TOTAL DE PRESTAMOS	804,714.58	812,482.63	812,497.56	754,340.87	752,997.80	717,192.08	841,223.37	882,910.55	828,083.65
TOTAL DE INVERSIONES	12,453.80	16,670.95	7,315.78	4,106.36	11,186.78	14,838.78	6,021.55	5,844.70	4,739.70
PATRIMONIO TOTAL	46,172.41	47,734.91	43,952.04	45,764.59	47,232.79	49,038.37	49,909.96	51,346.02	53,206.63
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	47,999.44	7,151.61	12,903.42	17,895.07	22,993.25	5,230.10	10,735.50	19,907.91	29,543.80
EGRESOS DE OPERACIONES	41,760.95	5,947.90	10,391.67	13,701.48	16,379.40	2,559.05	5,304.12	10,865.86	16,790.32
INGRESO NETO DE INTERESES	6,238.49	1,203.71	2,511.74	4,193.59	6,613.85	2,671.06	5,431.38	9,042.04	12,753.48

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OTROS INGRESOS	1,372.33	508.35	919.90	1,290.45	1,703.76	336.80	730.40	1,083.50	1,637.86
INGRESO DE OPERACIONES	7,610.82	1,712.07	3,431.65	5,484.05	8,317.61	3,007.86	6,161.77	10,125.54	14,391.34
EGRESOS GENERALES	2,244.89	524.52	1,055.19	1,571.59	2,317.08	584.26	1,183.89	1,811.53	2,544.20
UTILIDAD ANTES DE PROVISIONES	5,365.93	1,187.55	2,376.45	3,912.45	6,000.54	2,423.60	4,977.88	8,314.01	11,847.14
UTILIDAD DEL PERIODO	5,466.02	1,187.55	2,376.45	3,912.45	5,600.54	2,423.60	2,977.88	4,314.01	6,347.14
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	8,657.83	8,657.83	8,657.83	8,657.83	9,057.83	9,057.83	11,057.83	13,057.83	14,556.49
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 (%)	1.04	1.08	1.24	1.19	1.34	1.43	1.13	1.26	1.48
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	5.15	5.18	6.37	6.38	6.76	7.04	5.28	5.13	5.66
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	5.26	5.52	6.59	6.60	7.32	8.23	5.39	5.20	5.74
PATRIMONIO / PRESTAMOS TOTALES (%)	5.35	5.70	6.68	6.66	7.41	8.27	5.40	5.23	5.75
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 (%)	1.46	6.11	3.27	3.34	6.27	15.13	1.74	0.99	0.91
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	1.38	5.78	3.05	3.11	5.84	14.02	1.64	0.94	0.86
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	3.22	9.26	4.66	4.25	7.44	15.63	1.99	1.52	1.07
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.67	0.57	0.58	0.69	0.73	1.32	0.70	0.65	0.76
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.65	0.55	0.57	0.66	0.70	1.19	0.68	0.63	0.73
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.84	9.95	10.81	11.40	11.86	19.77	11.93	11.20	11.93
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.87	3.45	3.15	3.15	3.01	2.86	2.53	2.99	3.55
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.11	2.87	2.54	2.41	2.14	1.40	1.25	1.63	2.02
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	0.76	0.58	0.61	0.74	0.87	1.46	1.28	1.36	1.53

