



**ES BANK (PANAMÁ) S.A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	99,924,980.76	47,667,956.37	12,634,451.47	15,642,019.27	20,103,168.99
Depósitos Internos en Bancos	28,453.03	65,917.05	91,266.28	148,073.58	69,438.88
A la Vista	28,453.03	65,917.05	91,266.28	148,073.58	69,438.88
A Plazo	0.00	0.00	0.00	0.00	0.00
Depósitos Externos en Bancos	99,896,527.73	47,602,039.32	12,543,185.19	15,493,945.69	20,033,630.11
A la Vista	18,641,751.35	47,602,039.32	12,543,185.19	14,657,757.69	20,033,630.11
A Plazo	81,254,776.38	0.00	0.00	836,188.00	0.00
Otros	0.00	0.00	0.00	0.00	100.00
<b>CARTERA CREDITICIA NETA</b>	347,803,766.19	301,500,432.98	276,562,512.74	315,511,073.82	360,642,361.98
Interna	0.00	0.00	0.00	0.00	0.00
Externa	351,316,935.55	304,545,891.90	279,356,073.47	318,698,054.36	364,285,214.12
Menos Provisiones	3,513,169.36	3,045,458.92	2,793,560.73	3,186,980.54	3,642,852.14
Interna	0.00	0.00	0.00	0.00	0.00
Externa	3,513,169.36	3,045,458.92	2,793,560.73	3,186,980.54	3,642,852.14
<b>INVERSIONES EN VALORES NETA</b>	59,221.05	45,962.04	3,074,827.63	3,139,094.10	6,048,113.26
Internas	0.00	0.00	0.00	0.00	0.00
Externas	59,221.05	45,962.04	3,074,827.63	3,139,094.10	6,048,113.26
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	1,938,299.94	1,119,545.51	1,716,337.20	1,384,252.41	2,254,700.39
Internos	323,176.81	313,418.29	307,118.29	300,818.29	296,860.29



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Externos	1,615,123.13	806,127.22	1,409,218.91	1,083,434.12	1,957,840.10
<b>ACTIVO TOTAL NETO</b>	<b>449,726,267.94</b>	<b>350,333,896.90</b>	<b>293,988,129.04</b>	<b>335,676,439.60</b>	<b>389,048,344.62</b>
<b>DEPOSITOS</b>	<b>259,178,418.49</b>	<b>81,400,397.52</b>	<b>58,310,325.46</b>	<b>66,631,835.12</b>	<b>67,919,470.87</b>
Internos	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	259,178,418.49	81,400,397.52	58,310,325.46	66,631,835.12	67,919,470.87
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	144,857,662.06	81,396,030.67	58,306,021.89	57,097,959.05	51,409,788.50
A la Vista	48,195,429.00	37,804,415.69	2,975,066.70	5,617,243.28	8,132,467.53
A Plazo	96,662,233.06	43,591,614.98	55,330,955.19	51,480,715.77	43,277,320.97
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	114,320,756.43	4,366.85	4,303.57	9,533,876.07	16,509,682.37
A la Vista	211,938.61	4,366.85	4,303.57	4,394.24	43,180.69
A Plazo	114,108,817.82	0.00	0.00	9,529,481.83	16,466,501.68
<b>OBLIGACIONES</b>	<b>176,012,000.00</b>	<b>215,843,434.86</b>	<b>199,925,037.53</b>	<b>233,587,004.17</b>	<b>285,485,886.51</b>



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	176,012,000.00	215,843,434.86	199,925,037.53	233,587,004.17	285,485,886.51
OTROS PASIVOS	1,979,936.40	19,642,006.50	1,540,464.08	1,341,988.10	1,260,915.51
Internos	14,694.95	17,048.18	18,077.97	18,715.67	31,296.09
Externos	1,965,241.45	19,624,958.32	1,522,386.11	1,323,272.43	1,229,619.42
PATRIMONIO	12,555,913.05	33,448,058.02	34,212,301.97	34,115,612.21	34,382,071.73
Capital	10,000,000.00	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
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	2,555,913.05	3,448,058.02	4,212,301.97	4,115,612.21	4,320,569.44
Gan/Perd en Inv. Dis. para la Venta	0.00	0.00	0.00	0.00	61,502.29
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	449,726,267.94	350,333,896.90	293,988,129.04	335,676,439.60	389,048,344.62