



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

Descripcion	2007		2008		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	26,512,517.54	22,842,938.48	10,830,929.24	35,465,600.13	11,911,748.66
Depósitos Internos en Bancos	183,873.10	60,754.09	111,196.60	118,856.22	29,103.03
A la Vista	183,873.10	60,754.09	111,196.60	118,856.22	29,103.03
A Plazo	0.00	0.00	0.00	0.00	0.00
Depósitos Externos en Bancos	26,328,544.44	22,782,084.39	10,719,232.64	35,346,243.91	11,882,145.63
A la Vista	26,328,544.44	10,151,284.39	10,719,232.64	35,346,243.91	11,569,556.83
A Plazo	0.00	12,630,800.00	0.00	0.00	312,588.80
Otros	100.00	100.00	500.00	500.00	500.00
CARTERA CREDITICIA NETA	778,571,798.91	824,726,865.74	924,022,115.20	782,659,383.96	830,857,364.38
Interna	0.00	0.00	0.00	0.00	0.00
Externa	787,329,713.48	833,057,440.14	933,355,671.92	791,317,211.60	839,515,192.02
Menos Provisiones	8,757,914.57	8,330,574.40	9,333,556.72	8,657,827.64	8,657,827.64
Interna	0.00	0.00	0.00	0.00	0.00
Externa	8,757,914.57	8,330,574.40	9,333,556.72	8,657,827.64	8,657,827.64
INVERSIONES EN VALORES NETA	10,578,712.51	7,135,683.88	5,039,024.33	1,767,031.58	14,328,889.49
Internas	0.00	0.00	0.00	0.00	0.00
Externas	10,578,712.51	7,135,683.88	5,039,024.33	1,767,031.58	14,328,889.49
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
OTROS ACTIVOS	4,620,101.11	4,881,868.20	3,560,028.54	4,184,958.06	5,161,880.52
Internos	297,749.24	315,240.41	326,091.55	318,006.29	304,259.43



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Externos	4,322,351.87	4,566,627.79	3,233,936.99	3,866,951.77	4,857,621.09
ACTIVO TOTAL NETO	820,283,130.07	859,587,356.30	943,452,097.31	824,076,973.73	862,259,883.05
DEPOSITOS	137,810,953.83	142,567,394.31	327,255,793.19	268,224,986.02	813,714,960.14
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	137,810,953.83	142,567,394.31	327,255,793.19	268,224,986.02	813,714,960.14
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	29,202,609.09	38,845,757.33	308,022,857.34	197,792,772.33	144,043,028.96
A la Vista	28,737,355.34	9,283,754.08	90,441,269.74	34,777,716.33	10,036,275.76
A Plazo	465,253.75	29,562,003.25	217,581,587.60	163,015,056.00	134,006,753.20
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	108,608,344.74	103,721,636.98	19,232,935.85	70,432,213.69	669,671,931.18
A la Vista	22,011,323.69	13,341,756.68	19,232,935.85	11,323.69	20,761,323.68
A Plazo	86,597,021.05	90,379,880.30	0.00	70,420,890.00	648,910,607.50
OBLIGACIONES	630,775,550.00	662,539,630.00	571,456,920.00	507,769,600.00	0.00
Internas	0.00	0.00	0.00	0.00	0.00
Externas	630,775,550.00	662,539,630.00	571,456,920.00	507,769,600.00	0.00



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OTROS PASIVOS	3,784,332.41	4,630,581.60	3,644,282.30	4,898,178.55	4,112,396.89
Internos	20,447.43	417,337.94	837,730.16	1,242,156.12	91,023.95
Externos	3,763,884.98	4,213,243.66	2,806,552.14	3,656,022.43	4,021,372.94
PATRIMONIO	47,912,293.81	49,849,750.39	41,095,101.83	43,184,209.16	44,432,526.02
Capital	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
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	17,966,505.17	19,927,515.69	11,154,660.63	13,177,829.86	14,432,523.73
Gan/Perd en Inv. Dis. para la Venta	-54,211.36	-77,765.30	-59,558.80	6,379.30	2.29
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	820,283,130.05	859,587,356.30	943,452,097.32	824,076,973.73	862,259,883.05