



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

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	11,911,748.66	50,873,294.11	22,405,433.03	23,600,635.82	43,172,055.65
Depósitos Internos en Bancos	29,103.03	38,920.20	81,105.15	84,595.70	106,976.98
A la Vista	29,103.03	38,920.20	81,105.15	84,595.70	106,976.98
A Plazo	0.00	0.00	0.00	0.00	0.00
Depósitos Externos en Bancos	11,882,145.63	50,834,373.91	22,324,327.88	23,516,040.12	43,065,078.67
A la Vista	11,569,556.83	8,362,216.08	22,324,327.88	6,009,240.12	7,213,828.67
A Plazo	312,588.80	42,472,157.83	0.00	17,506,800.00	35,851,250.00
Otros	500.00	0.00	0.00	0.00	0.00
CARTERA CREDITICIA NETA	830,857,364.38	800,238,384.33	700,973,009.61	726,022,351.57	675,138,243.65
Interna	0.00	0.00	0.00	0.00	0.00
Externa	839,515,192.02	808,896,211.97	709,630,837.25	734,680,179.21	684,196,071.29
Menos Provisiones	8,657,827.64	8,657,827.64	8,657,827.64	8,657,827.64	9,057,827.64
Interna	0.00	0.00	0.00	0.00	0.00
Externa	8,657,827.64	8,657,827.64	8,657,827.64	8,657,827.64	9,057,827.64
INVERSIONES EN VALORES NETA	14,328,889.49	26,206,211.69	9,592,533.60	6,445,678.70	8,044,664.85
Internas	0.00	0.00	0.00	0.00	0.00
Externas	14,328,889.49	26,206,211.69	9,592,533.60	6,445,678.70	8,044,664.85
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	5,161,880.52	3,591,203.19	2,194,387.71	2,254,630.97	13,243,220.09



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Internos	304,259.43	362,025.12	340,773.91	331,521.53	285,104.71
Externos	4,857,621.09	3,229,178.07	1,853,613.80	1,923,109.44	12,958,115.38
ACTIVO TOTAL NETO	862,259,883.05	880,909,093.32	735,165,363.95	758,323,297.06	739,598,184.24
DEPOSITOS	813,714,960.14	832,144,586.65	686,025,670.24	707,477,589.64	688,260,756.74
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	813,714,960.14	832,144,586.65	686,025,670.24	707,477,589.64	688,260,756.74
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	144,043,028.96	146,897,634.34	127,245,474.11	140,037,568.03	411,068,173.20
A la Vista	10,036,275.76	44,656,712.81	8,047,766.91	13,969,955.73	50,914,991.65
A Plazo	134,006,753.20	102,240,921.53	119,197,707.20	126,067,612.30	360,153,181.55
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	669,671,931.18	685,246,952.31	558,780,196.13	567,440,021.61	277,192,583.54
A la Vista	20,761,323.68	20,711,350.31	20,717,002.93	21,363,283.41	20,711,323.69
A Plazo	648,910,607.50	664,535,602.00	538,063,193.20	546,076,738.20	256,481,259.85
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	4,112,396.89	3,144,431.38	2,330,715.75	2,500,729.55	1,304,368.14
Internos	91,023.95	498,873.85	865,851.02	1,255,888.40	111,107.24
Externos	4,021,372.94	2,645,557.53	1,464,864.73	1,244,841.15	1,193,260.90
PATRIMONIO	44,432,526.02	45,620,075.29	46,808,977.96	48,344,977.87	50,033,059.36
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	14,432,523.73	15,620,073.00	16,808,977.96	18,344,977.87	20,033,059.36
Gan/Perd en Inv. Dis. para la Venta	2.29	2.29	0.00	0.00	0.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	862,259,883.05	880,909,093.32	735,165,363.95	758,323,297.06	739,598,184.24