



**ES Bank (Panamá) S.A.**  
**BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003**

(En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	92,887,328.02	1,319.86	7,037,652.74	10,404,496.76	35,833,405.94	17,683,048.43	16,441,919.17	61,376,694.19	54,798,429.49	53,537,873.99	53,807,381.62	50,987,018.55	68,385,345.55	113,243,097.25	99,924,980.76
Depositos Locales en Bancos	6,359.42	28.78	22,093.61	88,918.85	70,638.27	37,514.21	18,722.20	4,937.18	32,097.30	17,037.00	93,345.55	81,460.96	69,986.14	55,869.04	28,453.03
A la Vista	6,359.42	28.78	22,093.61	88,918.85	70,638.27	37,514.21	18,722.20	4,937.18	32,097.30	17,037.00	93,345.55	81,460.96	69,986.14	55,869.04	28,453.03
Depositos Extranjeros en Bancos	92,880,968.60	1,323.93	7,015,559.13	10,315,577.91	35,762,767.67	17,645,534.22	16,423,196.97	61,371,757.01	54,766,332.19	53,520,836.99	53,714,036.07	50,905,557.59	68,315,359.41	113,187,228.21	99,896,527.73
A la Vista	11,626,192.22	165.72	7,015,559.13	9,140,623.95	8,899,014.46	17,645,534.22	16,423,196.97	61,371,757.01	20,677,229.99	19,735,906.17	21,280,549.72	16,198,134.76	33,696,751.81	77,642,737.27	18,641,751.35
A Plazo	81,254,776.38	0.00	0.00	1,174,953.96	26,863,753.21	0.00	0.00	0.00	34,089,102.20	33,784,930.82	32,433,486.35	34,707,422.83	34,618,607.60	35,544,490.94	81,254,776.38
<b>CARTERA CREDITICIA</b>	90,382,755.03	35.11	257,421,011.16	291,054,609.10	277,179,057.30	270,306,088.49	289,590,609.26	310,771,709.27	305,719,574.10	321,081,280.51	367,825,132.37	385,273,569.91	359,490,056.31	320,858,032.28	347,803,766.19
Extranjero	90,382,755.03	35.11	257,421,011.16	291,054,609.10	277,179,057.30	270,306,088.49	289,590,609.26	310,771,709.27	305,719,574.10	321,081,280.51	367,825,132.37	385,273,569.91	359,490,056.31	320,858,032.28	347,803,766.19
<b>INVERSIONES EN VALORES</b>	-1,173,278.17	-97.76	1,200,107.77	1,238,301.30	1,231,248.64	1,240,350.12	1,273,685.51	1,356,888.81	1,308,137.76	36,041.76	26,852.52	26,829.60	22,649.01	22,649.01	26,829.60
Extranjero	-1,173,278.17	-97.76	1,200,107.77	1,238,301.30	1,231,248.64	1,240,350.12	1,273,685.51	1,356,888.81	1,308,137.76	36,041.76	26,852.52	26,829.60	22,649.01	22,649.01	26,829.60
<b>OTROS ACTIVOS</b>	1,404,604.39	244.90	573,548.52	862,895.66	6,286,789.97	917,539.80	805,571.49	921,454.91	731,641.14	1,052,691.44	1,400,801.28	1,224,001.11	1,303,323.66	1,717,846.91	1,978,152.91
Locales	-26,201.27	-7.50	349,378.08	349,252.41	346,673.97	345,857.00	342,036.02	339,188.13	336,639.19	334,479.55	330,671.38	328,170.62	325,669.81	325,454.81	323,176.81
Extranjero	1,430,805.66	638.27	224,170.44	513,643.25	5,940,116.00	571,682.80	463,535.47	582,266.78	395,001.95	718,211.89	1,070,129.90	895,830.49	977,653.85	1,392,392.10	1,654,976.10
<b>TOTAL DE ACTIVOS</b>	183,501,409.27	68.93	266,232,320.19	303,560,302.82	320,530,501.85	290,147,026.84	308,111,785.43	374,426,747.18	362,557,782.49	375,707,887.70	423,060,167.79	437,511,419.17	429,201,374.53	435,841,625.45	449,733,729.46
<b>DEPOSITOS</b>	134,038,889.64	107.11	125,139,528.85	136,596,916.92	157,534,999.67	125,742,007.27	139,912,537.83	185,548,329.33	190,403,224.72	147,195,451.17	193,518,398.49	197,401,352.33	207,969,255.65	251,596,610.07	259,178,418.49
Extranjero	134,038,889.64	107.11	125,139,528.85	136,596,916.92	157,534,999.67	125,742,007.27	139,912,537.83	185,548,329.33	190,403,224.72	147,195,451.17	193,518,398.49	197,401,352.33	207,969,255.65	251,596,610.07	259,178,418.49
De Particulares	144,857,662.06	0.00	0.00	8,631,165.47	795,000.00	13,093,819.98	25,299,456.15	57,604,510.60	60,226,503.21	95,279,511.87	115,950,137.30	100,180,755.57	107,182,934.96	155,819,504.03	144,857,662.06
A la Vista	48,195,429.00	0.00	0.00	2,659,028.45	0.00	9,132,624.19	8,006,442.63	8,142,783.83	10,235,241.30	7,581,534.92	8,677,769.99	9,505,539.84	17,113,970.11	63,900,980.54	48,195,429.00
A Plazo	96,662,233.06	0.00	0.00	5,972,137.02	795,000.00	3,961,195.79	17,293,013.52	49,461,726.77	49,991,261.91	87,697,976.95	107,272,367.31	90,675,215.73	90,068,964.85	91,918,523.49	96,662,233.06
De Bancos	-10,818,772.42	-8.65	125,139,528.85	127,965,751.45	156,739,999.67	112,648,187.29	114,613,081.68	127,943,818.73	130,176,721.51	51,915,939.30	77,568,261.19	97,220,596.76	100,786,320.69	95,777,106.04	114,320,756.43
A la Vista	-124,927,590.24	-99.83	125,139,528.85	16,113,380.18	13,058,406.94	6,997,519.83	2,930,153.45	14,303,548.77	2,157,504.50	10,570,212.73	2,495,036.75	10,354,199.75	6,190,313.57	18,560.48	211,938.61
A Plazo	114,108,817.82	0.00	0.00	111,852,371.27	143,681,592.73	105,650,667.46	111,682,928.23	113,640,269.96	128,019,217.01	41,345,726.57	75,073,224.44	86,866,397.01	94,596,007.12	95,758,545.56	114,108,817.82
<b>OBLIGACIONES</b>	42,657,170.80	31.99	133,354,829.20	158,892,747.70	154,819,125.96	155,891,637.03	159,819,856.46	180,274,762.16	163,959,748.61	219,612,759.88	220,701,704.99	231,267,516.55	211,688,858.48	170,158,000.40	176,012,000.00
Extranjero	42,657,170.80	31.99	133,354,829.20	158,892,747.70	154,819,125.96	155,891,637.03	159,819,856.46	180,274,762.16	163,959,748.61	219,612,759.88	220,701,704.99	231,267,516.55	211,688,858.48	170,158,000.40	176,012,000.00
<b>OTROS PASIVOS</b>	1,706,916.12	625.20	273,020.28	526,602.91	503,488.00	763,128.33	660,953.79	772,413.55	372,536.27	647,147.95	903,878.00	728,463.09	833,698.69	1,199,932.05	1,979,936.40
Locales	4,568.79	45.12	10,126.16	10,686.59	71,033.59	11,201.60	9,411.15	10,775.40	11,657.54	11,812.24	12,152.53	12,919.21	13,450.73	15,021.07	14,694.95
Extranjero	1,702,347.33	647.54	262,894.12	515,916.32	432,454.41	751,926.73	651,542.64	761,638.15	360,878.73	635,335.71	891,725.47	715,543.88	820,247.96	1,184,910.98	1,965,241.45
<b>PATRIMONIO</b>	5,098,432.71	68.30	7,464,941.86	7,544,035.29	7,672,888.22	7,750,254.21	7,718,437.35	7,831,242.14	7,822,272.89	8,252,528.70	7,936,186.31	8,114,087.20	8,709,561.71	12,887,082.96	12,563,374.57
Capital	0.00	0.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
Utilidad de Periodos Anteriores	-2,535,058.15	0.00	0.00	-2,535,058.15	-2,535,058.15	-2,535,058.15	-2,535,058.15	-2,535,058.15	-2,535,058.15	-2,535,058.15	-2,535,058.15	-2,535,058.15	-2,535,058.15	-2,535,058.15	-2,535,058.15
Utilidad de Periodo	7,633,490.86	-301.12	-2,535,058.14	79,093.44	207,946.37	285,312.36	253,495.50	366,300.29	357,331.04	787,586.85	471,244.46	649,145.35	1,244,619.86	5,422,141.11	5,098,432.72
<b>PASIVO Y PATRIMONIO</b>	183,501,409.27	68.93	266,232,320.19	303,560,302.82	320,530,501.85	290,147,026.84	308,111,785.43	374,426,747.18	362,557,782.49	375,707,887.70	423,060,167.79	437,511,419.17	429,201,374.53	435,841,625.48	449,733,729.46