



**Primer Banco del Istmo, S.A.**  
**BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004**

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	441,851,819.50	89.46	493,894,574.12	419,409,886.21	459,871,151.46	438,053,716.32	459,937,356.60	453,871,961.20	589,293,862.46	605,251,087.01	647,781,424.44	692,989,874.91	773,699,872.25	809,778,875.32	935,746,393.62
Depositos Locales en Bancos	-3,372,133.19	-5.65	59,687,861.27	48,731,055.53	43,640,848.70	41,828,212.18	43,792,633.47	55,064,655.89	44,939,477.42	44,147,675.10	43,306,333.17	51,344,355.67	66,508,076.73	62,485,720.24	56,315,728.08
A la Vista	-5,100,841.19	-15.84	32,206,269.27	22,255,080.13	23,161,731.55	21,355,049.61	23,323,786.08	31,902,855.89	20,635,677.42	21,661,038.15	20,096,033.17	20,133,764.00	19,295,091.29	18,275,420.24	27,105,428.08
A Plazo	1,728,708.00	6.29	27,481,592.00	26,475,975.40	20,479,117.15	20,473,162.57	20,468,847.39	23,161,800.00	24,303,800.00	22,486,636.95	23,210,300.00	31,210,591.67	47,212,985.44	44,210,300.00	29,210,300.00
Depositos Extranjeros en Bancos	448,079,129.00	115.99	386,296,344.75	327,596,468.14	369,160,158.83	360,995,911.24	381,752,857.18	362,101,266.71	509,917,720.34	517,077,858.52	567,198,220.09	606,055,505.55	662,051,373.34	704,710,574.36	834,375,473.75
A la Vista	263,378.83	0.38	68,730,124.34	48,859,353.20	59,401,418.20	41,523,177.32	39,688,809.52	51,865,363.01	47,767,111.61	44,882,277.07	52,641,260.81	49,188,956.08	74,497,538.36	34,695,981.96	68,993,503.17
A Plazo	447,815,750.17	141.01	317,566,220.41	278,737,114.94	309,758,740.63	319,472,733.92	342,064,047.66	310,235,903.70	462,150,608.73	472,195,581.45	514,556,959.28	556,866,549.47	587,553,834.98	670,014,592.40	765,381,970.58
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	-2,855,176.31	-5.96	47,910,368.10	43,082,362.54	47,070,143.93	35,229,592.90	34,391,865.95	36,706,038.60	34,436,664.70	44,025,553.39	37,276,871.18	35,590,013.69	45,140,422.18	42,582,580.72	45,055,191.79
<b>CARTERA CREDITICIA</b>	-45,327,226.97	-2.11	2,146,945,039.60	2,126,818,221.94	2,124,590,497.66	2,137,036,607.33	2,141,975,074.36	2,148,273,993.15	2,061,378,516.98	2,062,761,413.20	2,087,564,119.61	2,078,727,251.74	2,090,066,692.12	2,069,624,789.33	2,101,617,812.63
Locales	-36,326,868.35	-1.73	2,100,583,377.36	2,082,653,381.28	2,073,024,572.07	2,088,563,231.07	2,109,902,329.83	2,112,924,996.96	2,024,885,252.21	2,031,610,540.67	2,056,549,728.24	2,051,189,290.11	2,064,261,408.73	2,046,547,535.86	2,064,256,509.01
Extranjero	-12,318,230.40	-14.59	84,419,885.63	82,704,178.41	90,263,891.70	88,211,827.10	72,737,155.03	77,212,709.22	76,373,087.85	72,292,305.83	73,149,030.76	70,776,801.02	69,980,783.07	68,338,874.66	72,101,655.23
Menos Provisiones	-3,317,871.78	-8.72	38,058,223.39	38,539,337.75	38,697,966.11	39,738,450.84	40,664,410.50	41,863,713.03	39,879,823.08	41,141,433.30	42,134,639.39	43,238,839.39	44,175,499.68	45,261,621.19	34,740,351.61
Locales	-3,317,871.78	-8.72	38,058,223.39	38,539,337.75	38,697,966.11	39,738,450.84	40,664,410.50	41,863,713.03	39,879,823.08	41,141,433.30	42,134,639.39	43,238,839.39	44,175,499.68	45,261,621.19	34,740,351.61
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>INVERSIONES EN VALORES</b>	227,960,638.38	26.01	876,567,576.70	906,649,114.26	919,873,661.62	966,626,444.45	1,009,840,042.10	1,058,108,576.25	1,042,901,563.53	1,062,648,458.78	1,054,457,962.66	1,041,476,219.26	989,548,676.78	1,059,786,938.51	1,104,528,215.08
Locales	-36,302,921.22	-14.90	243,664,629.75	240,931,683.62	250,950,566.14	250,929,022.50	246,543,903.80	247,967,953.69	225,131,596.26	226,059,556.33	227,427,753.17	218,125,758.70	220,613,562.66	216,292,380.75	207,361,708.53
Extranjero	270,093,761.68	42.04	642,401,441.95	673,866,887.18	676,354,833.20	720,695,227.56	771,415,685.01	820,310,071.51	833,029,212.74	848,042,684.57	840,004,330.04	834,751,859.60	780,548,103.10	857,262,179.65	912,495,203.63
Menos Provisiones	5,830,202.08	61.38	9,498,495.00	8,149,456.54	7,431,737.72	4,997,805.61	8,119,546.71	10,169,448.95	15,259,245.47	11,453,782.12	12,974,120.55	11,401,399.04	11,612,988.98	13,767,621.89	15,328,697.08
Locales	5,830,202.08	61.38	9,498,495.00	8,149,456.54	7,431,737.72	4,997,805.61	8,119,546.71	10,169,448.95	15,259,245.47	11,453,782.12	12,974,120.55	11,401,399.04	11,612,988.98	13,767,621.89	15,328,697.08
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	37,981,072.25	12.52	303,465,811.67	321,418,857.57	324,290,490.23	322,642,537.16	341,728,008.50	344,296,133.27	352,568,509.92	372,675,988.59	544,478,853.50	372,997,869.04	367,624,413.23	392,511,051.90	341,446,883.92
Locales	35,338,800.43	11.87	297,626,064.54	315,873,921.59	317,629,909.49	315,935,762.05	335,350,542.55	337,377,687.08	344,396,688.63	365,394,452.55	536,154,321.56	364,340,734.94	359,181,058.18	367,157,244.26	332,964,864.97
Extranjero	2,642,271.82	45.25	5,839,747.13	5,544,935.98	6,660,580.74	6,706,775.11	6,377,465.95	6,918,446.19	8,171,821.29	7,281,536.04	8,324,531.94	8,657,134.10	8,443,355.05	25,353,807.64	8,482,018.95
<b>TOTAL DE ACTIVOS</b>	662,466,303.16	17.34	3,820,873,002.09	3,774,296,079.98	3,828,625,800.97	3,864,359,305.26	3,953,480,481.56	4,004,550,663.87	4,046,142,452.89	4,103,336,947.58	4,334,282,360.21	4,186,191,214.95	4,220,939,654.38	4,331,701,655.06	4,483,339,305.25
<b>DEPOSITOS</b>	175,804,152.39	7.29	2,410,632,166.94	2,389,835,222.60	2,409,617,407.37	2,395,387,368.75	2,451,144,100.20	2,468,157,750.03	2,481,811,166.34	2,518,483,686.72	2,797,041,239.53	2,586,269,786.66	2,545,405,261.77	2,601,461,269.58	2,586,436,319.33
Locales	143,190,537.69	6.42	2,231,209,969.98	2,203,557,991.54	2,221,366,891.39	2,224,481,137.94	2,263,120,737.09	2,276,764,152.68	2,293,889,477.70	2,318,987,346.72	2,547,407,709.80	2,375,195,665.25	2,328,955,124.34	2,376,867,294.40	2,374,400,507.67
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	147,566,650.27	6.88	2,146,216,385.54	2,120,216,009.58	2,147,612,964.98	2,142,472,149.52	2,162,616,058.76	2,178,377,252.05	2,188,965,603.75	2,219,973,883.88	2,449,669,540.94	2,273,093,500.86	2,259,937,462.55	2,310,846,123.42	2,293,783,035.81
A la Vista	53,503,493.15	22.73	235,438,164.19	227,717,970.77	250,190,454.30	242,821,034.10	232,238,247.78	249,355,848.24	249,662,748.24	260,973,645.95	409,944,979.53	288,774,178.02	282,267,557.07	307,851,141.79	288,941,657.34
A Plazo	34,553,647.95	2.32	1,490,903,825.40	1,473,552,468.28	1,472,777,001.17	1,463,526,240.51	1,480,852,756.68	1,481,703,839.90	1,485,331,003.11	1,501,213,416.35	1,577,632,794.31	1,522,942,926.49	1,511,476,184.62	1,539,514,230.62	1,525,457,473.35
De Ahorros	59,509,509.17	14.17	419,874,395.95	418,945,570.53	424,645,509.51	436,124,874.91	449,525,054.30	447,317,563.91	453,971,852.40	457,786,821.58	462,091,767.10	461,376,396.35	466,193,720.86	463,480,751.01	479,383,905.12
De Bancos	-4,376,112.58	-5.15	84,993,584.44	83,341,981.96	73,753,926.41	82,008,988.42	100,504,678.33	98,386,900.63	104,923,873.95	99,013,462.84	97,738,168.86	102,102,164.39	69,017,661.79	66,021,170.98	80,617,471.86
A la Vista	-6,714,580.56	-91.92	7,304,657.68	8,231,594.58	8,650,468.83	7,144,540.27	7,479,114.81	9,311,005.36	9,907,228.25	5,056,129.68	5,229,605.02	2,079,875.29	4,471,473.64	774,261.53	590,077.12
A Plazo	2,338,467.98	3.01	77,688,926.76	75,110,387.38	65,103,457.58	74,864,448.15	93,025,563.52	89,075,895.27	95,016,645.70	93,957,333.16	92,508,563.84	100,022,289.10	64,546,188.15	65,246,909.45	80,027,394.74
Extranjero	32,613,614.70	18.18	179,422,196.96	186,277,231.06	188,250,515.98	170,906,230.81	188,023,363.11	191,393,597.35	187,921,688.64	199,496,340.00	249,633,529.73	211,074,121.41	216,450,137.43	224,593,975.18	212,035,811.66
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	34,506,287.06	22.93	150,458,798.30	155,260,949.76	152,425,679.30	155,551,985.59	162,054,615.16	170,064,063.40	167,564,005.28	176,858,123.44	198,161,342.64	179,124,842.95	189,642,932.45	196,901,933.47	184,965,085.36



**Primer Banco del Istmo, S.A.**  
**BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004**

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	19,653,919.35	141.17	13,922,359.40	19,902,186.41	14,328,093.55	13,699,929.53	17,426,688.80	16,222,293.28	14,601,195.20	21,172,541.22	40,777,496.76	19,900,236.97	25,499,686.10	35,558,001.49	33,576,278.75
A Plazo	12,994,203.34	10.38	125,181,123.22	124,036,350.16	126,735,046.50	131,536,948.29	133,843,822.79	141,089,241.43	140,559,617.04	143,462,002.86	144,942,967.89	147,389,996.59	150,566,372.49	147,726,002.75	138,175,326.56
De Ahorro	1,858,164.37	16.36	11,355,315.68	11,322,413.19	11,362,539.25	10,315,107.77	10,784,103.57	12,752,528.69	12,403,193.04	12,223,579.36	12,440,877.99	11,834,609.39	13,576,873.86	13,617,929.23	13,213,480.05
De Bancos	-1,892,672.36	-6.53	28,963,398.66	31,016,281.30	35,824,836.68	15,354,245.22	25,968,747.95	21,329,533.95	20,357,683.36	22,638,216.56	51,472,187.09	31,949,278.46	26,807,204.98	27,692,041.71	27,070,726.30
A la Vista	2,951,975.31	66.81	4,418,750.99	6,470,824.40	10,261,569.46	4,764,245.22	13,877,948.99	7,837,881.61	7,457,683.36	4,738,216.56	33,092,187.09	13,249,278.46	8,007,204.98	10,228,041.71	7,370,726.30
A Plazo	-4,844,647.67	-19.74	24,544,647.67	24,545,456.90	25,563,267.22	10,590,000.00	12,090,798.96	13,491,652.34	12,900,000.00	17,900,000.00	18,380,000.00	18,700,000.00	18,800,000.00	17,464,000.00	19,700,000.00
<b>OBLIGACIONES</b>	<b>379,405,838.16</b>	<b>47.09</b>	<b>805,702,482.84</b>	<b>773,919,923.41</b>	<b>801,510,122.71</b>	<b>837,091,285.29</b>	<b>878,895,644.10</b>	<b>901,882,672.06</b>	<b>908,125,183.61</b>	<b>917,540,000.97</b>	<b>852,949,374.34</b>	<b>895,557,616.38</b>	<b>942,716,155.56</b>	<b>1,019,310,196.35</b>	<b>1,185,108,321.00</b>
Locales	19,046,195.70	14.26	133,524,024.62	123,732,541.35	128,982,289.04	136,284,031.35	141,334,776.35	141,542,212.85	142,142,957.85	132,430,581.12	108,992,263.85	163,672,882.05	150,218,735.15	150,251,721.05	152,570,220.32
Extranjero	360,359,642.46	53.61	672,178,458.22	650,187,382.06	672,527,833.67	700,807,253.94	737,560,867.75	760,340,459.21	765,982,225.76	785,109,419.85	743,957,110.49	731,884,734.33	792,497,420.41	869,058,475.30	1,032,538,100.68
<b>OTROS PASIVOS</b>	<b>10,041,545.57</b>	<b>8.14</b>	<b>123,301,271.82</b>	<b>124,263,069.36</b>	<b>125,988,674.17</b>	<b>131,601,795.01</b>	<b>124,100,574.72</b>	<b>130,180,319.58</b>	<b>134,950,608.07</b>	<b>139,371,517.60</b>	<b>150,776,472.68</b>	<b>160,414,108.64</b>	<b>154,374,042.22</b>	<b>159,015,622.97</b>	<b>133,342,817.39</b>
Locales	13,281,423.11	11.87	111,845,504.37	112,621,708.50	114,607,873.83	120,071,910.77	112,226,422.20	117,894,158.30	129,713,540.02	133,176,256.67	144,208,229.42	154,326,541.57	147,426,941.90	151,581,667.49	125,126,927.48
Extranjero	-3,239,877.54	-28.28	11,455,767.45	11,641,360.86	11,380,800.34	11,529,884.24	11,874,152.52	12,286,161.28	5,237,068.05	6,195,260.93	6,568,243.26	6,087,567.07	6,947,100.32	7,433,955.48	8,215,889.91
<b>PATRIMONIO</b>	<b>97,214,767.04</b>	<b>20.20</b>	<b>481,237,080.49</b>	<b>486,277,864.61</b>	<b>491,509,596.72</b>	<b>500,278,856.21</b>	<b>499,340,162.54</b>	<b>504,329,922.20</b>	<b>521,255,494.87</b>	<b>527,941,742.29</b>	<b>533,515,273.66</b>	<b>543,949,703.27</b>	<b>578,444,194.83</b>	<b>551,914,566.16</b>	<b>578,451,847.53</b>
Capital	34,757,131.80	9.09	382,560,196.73	382,560,196.73	382,560,196.73	382,560,196.73	382,560,196.73	382,560,196.73	402,383,430.73	402,383,430.73	402,713,430.73	402,991,180.73	434,762,680.73	403,857,253.53	417,317,328.53
Reservas de Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	39,181,933.28	127.96	30,619,495.45	103,229,168.83	101,052,541.33	98,591,400.89	92,679,996.95	92,679,996.95	87,149,731.54	81,473,243.60	78,728,463.98	78,730,906.58	72,800,044.64	69,764,363.91	69,801,428.73
Utilidad de Periodo	27,733,414.04	35.14	78,928,373.31	8,637,955.59	15,328,596.38	24,125,064.20	32,219,515.57	39,262,142.29	46,984,542.89	55,538,850.09	65,047,499.50	73,629,015.00	82,494,458.44	92,060,570.61	106,661,787.35
Ganancia o Perdida en Valores Disponible para la Venta	-4,457,712.08	41.01	-10,870,985.00	-8,149,456.54	-7,431,737.72	-4,997,805.61	-8,119,546.71	-10,172,413.77	-15,262,210.29	-11,453,782.13	-12,974,120.55	-11,401,399.04	-11,612,988.98	-13,767,621.89	-15,328,697.08
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>PASIVO Y PATRIMONIO</b>	<b>662,466,303.16</b>	<b>17.34</b>	<b>3,820,873,002.09</b>	<b>3,774,296,079.98</b>	<b>3,828,625,800.97</b>	<b>3,864,359,305.26</b>	<b>3,953,480,481.56</b>	<b>4,004,550,663.87</b>	<b>4,046,142,452.89</b>	<b>4,103,336,947.58</b>	<b>4,334,282,360.21</b>	<b>4,186,191,214.95</b>	<b>4,220,939,654.38</b>	<b>4,331,701,655.06</b>	<b>4,483,339,305.25</b>