



**ESTADO DE RESULTADO**  
**Primer Banco del Istmo, S.A.**  
**ENERO - DICIEMBRE 2004**  
**(En Balboas)**

| Descripcion                   | Enero         | Febrero       | Marzo         | Trimestre I   | Abril         | Mayo          | Junio         | Trimestre II  | Julio         | Agosto        | Septiembre    | Trimestre III | Octubre       | Noviembre     | Diciembre     | Trimestre IV  | Acumulado Anual |
|-------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|
| Ingresos Por Intereses        | 20,763,762.61 | 19,719,474.87 | 20,817,204.30 | 61,300,441.78 | 21,266,550.41 | 20,118,099.86 | 23,949,072.81 | 65,333,723.08 | 21,837,781.35 | 22,047,742.76 | 24,594,016.86 | 68,479,540.97 | 28,461,934.60 | 25,370,199.52 | 23,661,773.98 | 77,493,908.10 | 272,607,613.93  |
| Préstamos                     | 14,441,056.29 | 13,753,172.12 | 14,317,581.00 | 42,511,809.41 | 14,158,860.04 | 14,060,943.99 | 13,662,506.82 | 41,882,310.85 | 14,315,711.45 | 14,296,018.56 | 14,056,611.49 | 42,668,341.50 | 14,429,638.43 | 13,839,972.69 | 12,675,271.16 | 40,944,882.28 | 168,007,344.04  |
| Depósitos                     | 478,103.92    | 437,556.01    | 510,633.02    | 1,426,292.95  | 543,488.49    | 529,776.66    | 4,758,542.73  | 5,831,807.88  | 1,368,683.88  | 1,443,907.87  | -234,217.84   | 2,578,373.91  | -320,691.02   | -90,980.47    | 736,577.60    | 324,906.11    | 10,161,380.85   |
| Inversiones                   | 5,828,644.02  | 5,506,701.22  | 5,988,990.28  | 17,324,335.52 | 6,464,790.47  | 5,473,730.90  | 5,516,825.71  | 17,455,347.08 | 6,133,103.49  | 6,287,115.15  | 10,743,006.06 | 23,163,224.70 | 14,289,722.83 | 11,571,676.77 | 10,204,174.36 | 36,065,573.96 | 94,008,481.26   |
| Otros Ingresos                | 15,958.38     | 22,045.52     | 0.00          | 38,003.90     | 99,411.41     | 53,648.31     | 11,197.55     | 164,257.27    | 20,282.53     | 20,701.18     | 28,617.15     | 69,600.86     | 63,264.36     | 49,530.53     | 45,750.86     | 158,545.75    | 430,407.78      |
| Egresos de Operaciones        | 10,499,519.95 | 9,852,922.21  | 11,287,866.46 | 31,640,308.62 | 10,835,570.04 | 10,716,770.41 | 10,589,859.12 | 32,142,199.57 | 10,858,021.17 | 10,919,098.10 | 8,816,507.09  | 30,593,626.36 | 11,380,617.06 | 11,148,863.56 | 14,112,183.22 | 36,641,663.84 | 131,017,798.39  |
| Intereses Pagados             | 8,938,633.94  | 8,244,806.80  | 8,704,051.32  | 25,887,492.06 | 8,903,028.53  | 8,845,786.63  | 8,607,298.56  | 26,356,113.72 | 8,996,182.10  | 9,123,259.37  | 9,151,768.24  | 27,271,209.71 | 9,509,316.74  | 9,303,074.44  | 11,012,587.89 | 29,824,979.07 | 109,339,794.56  |
| Comisiones                    | 1,560,886.01  | 1,608,115.41  | 2,583,815.14  | 5,752,816.56  | 1,932,541.51  | 1,870,983.78  | 1,982,560.56  | 5,786,085.85  | 1,861,839.07  | 1,795,838.73  | -335,261.15   | 3,322,416.65  | 1,871,300.32  | 1,845,789.12  | 3,099,595.33  | 6,816,684.77  | 21,678,003.83   |
| Ingreso Neto de Intereses     | 10,264,242.66 | 9,866,552.66  | 9,529,337.84  | 29,660,133.16 | 10,430,980.37 | 9,401,329.45  | 13,359,213.69 | 33,191,523.51 | 10,979,760.18 | 11,128,644.66 | 15,777,509.77 | 37,885,914.61 | 17,081,317.54 | 14,221,335.96 | 9,549,590.76  | 40,852,244.26 | 141,589,815.54  |
| Otros Ingresos                | 4,817,368.48  | 4,086,513.09  | 7,814,882.32  | 16,718,763.89 | 5,247,678.25  | 5,311,601.31  | 5,258,516.34  | 15,817,795.90 | 5,293,787.49  | 5,740,909.85  | -751,472.03   | 10,283,225.31 | -378,131.58   | 3,870,392.86  | 20,564,733.03 | 24,056,994.31 | 66,876,779.41   |
| Comisiones                    | 3,679,017.73  | 3,623,251.61  | 5,231,143.07  | 12,533,412.41 | 4,873,760.58  | 4,755,802.09  | 4,989,265.46  | 14,618,828.13 | 4,690,769.86  | 5,054,249.41  | -1,283,985.69 | 8,461,033.58  | -934,498.24   | -115,017.25   | 7,004,779.69  | 5,955,264.20  | 41,568,538.32   |
| Operaciones con Divisas       | -5,833.64     | 4,185.27      | 22,146.98     | 20,498.61     | -10,205.37    | 73,859.56     | 37,577.68     | 101,231.87    | -6,778.21     | 36,831.62     | 19,967.37     | 50,020.78     | 44,151.63     | 22,726.86     | 39,545.49     | 106,423.98    | 278,175.24      |
| Dividendos                    | 24,377.95     | 419.61        | 30,992.48     | 55,790.04     | 5,286.00      | 33,617.02     | 13,159.49     | 52,062.51     | 8,758.97      | 13,202.29     | 20,751.56     | 42,712.82     | 134.40        | 30,434.78     | 7,650.42      | 38,219.60     | 188,784.97      |
| Otros Ingresos                | 1,119,806.44  | 458,656.60    | 2,530,599.79  | 4,109,062.83  | 378,837.04    | 448,322.64    | 218,513.71    | 1,045,673.39  | 601,036.87    | 636,626.53    | 491,794.73    | 1,729,458.13  | 512,080.63    | 3,932,248.47  | 13,512,757.43 | 17,957,086.53 | 24,841,280.88   |
| Ingresos de Operaciones       | 15,081,611.14 | 13,953,065.75 | 17,344,220.16 | 46,378,897.05 | 15,678,658.62 | 14,712,930.76 | 18,617,730.03 | 49,009,319.41 | 16,273,547.67 | 16,869,554.51 | 15,026,037.74 | 48,169,139.92 | 16,703,185.96 | 18,091,728.82 | 30,114,323.79 | 64,909,238.57 | 208,466,594.95  |
| Egresos Generales             | 5,443,655.56  | 5,205,424.97  | 5,508,952.33  | 16,158,032.86 | 6,045,407.25  | 6,131,504.04  | 6,906,529.43  | 19,083,440.72 | 6,272,353.57  | 5,822,105.10  | 4,882,388.91  | 16,976,847.58 | 6,298,942.52  | 6,986,816.65  | 8,424,307.05  | 21,710,066.22 | 73,928,387.38   |
| Gastos Administrativos        | 2,674,588.89  | 2,543,145.96  | 3,079,890.12  | 8,297,624.97  | 2,731,599.91  | 2,924,537.74  | 4,387,891.85  | 10,044,029.50 | 2,927,800.64  | 2,607,834.80  | 1,121,667.99  | 6,657,303.43  | 3,121,818.73  | 3,737,330.68  | 2,339,850.21  | 9,198,999.62  | 34,197,957.52   |
| Gastos Generales              | 1,307,840.46  | 1,248,281.65  | 907,715.95    | 3,463,838.06  | 1,571,525.45  | 1,620,585.95  | 1,649,480.15  | 4,841,591.55  | 2,047,209.11  | 1,866,438.96  | 2,422,308.10  | 6,335,956.17  | 1,816,343.67  | 1,550,955.70  | 2,377,595.88  | 5,744,895.25  | 20,386,281.03   |
| Gastos de Depreciación        | 812,713.23    | 766,303.05    | 789,967.02    | 2,368,983.30  | 1,156,449.57  | 910,632.12    | -874,659.76   | 1,192,421.93  | 596,626.73    | 594,634.09    | 580,058.89    | 1,771,319.71  | 596,983.22    | 601,439.13    | 644,800.82    | 1,843,223.17  | 7,175,948.11    |
| Otros Gastos                  | 648,512.98    | 647,694.31    | 731,379.24    | 2,027,586.53  | 585,832.32    | 675,748.23    | 1,743,817.19  | 3,005,397.74  | 700,717.09    | 753,197.25    | 758,353.93    | 2,212,268.27  | 763,796.90    | 1,097,091.14  | 3,062,060.14  | 4,922,948.18  | 12,168,200.72   |
| Utilidad antes de Provisiones | 9,637,955.58  | 8,747,640.78  | 11,835,267.83 | 30,220,864.19 | 9,633,251.37  | 8,581,426.72  | 11,711,200.60 | 29,925,878.69 | 10,001,194.10 | 11,047,449.41 | 10,143,648.83 | 31,192,292.34 | 10,404,243.44 | 11,104,912.17 | 21,690,016.74 | 43,199,172.35 | 134,538,207.57  |
| Provisiones por Cuentas Malas | 1,000,000.00  | 2,057,000.00  | 3,038,800.00  | 6,095,800.00  | 1,538,800.00  | 1,538,800.00  | 3,988,800.00  | 7,066,400.00  | 1,418,296.90  | 1,538,800.00  | 1,562,133.33  | 4,519,230.23  | 1,538,800.00  | 1,538,800.00  | 7,088,800.00  | 10,166,400.00 | 27,847,830.23   |
| Utilidad del Periodo          | 8,637,955.58  | 6,690,640.78  | 8,796,467.83  | 24,125,064.19 | 8,094,451.37  | 7,042,626.72  | 7,722,400.60  | 22,859,478.69 | 8,582,897.20  | 9,508,649.41  | 8,581,515.50  | 26,673,062.11 | 8,865,443.44  | 9,566,112.17  | 14,601,216.74 | 33,032,772.35 | 106,690,377.34  |