



Primer Banco del Istmo, S.A. BANISTMO
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-565,183,232.68	-60.40	935,746,393.62	958,437,455.29	895,526,267.51	849,337,277.86	859,929,453.76	805,959,854.03	753,899,407.44	612,435,873.25	572,863,719.06	566,863,076.17	529,270,770.85	588,272,502.97	370,563,160.94
Depositos Locales en Bancos	23,408,395.53	41.57	56,315,728.08	68,752,847.74	56,193,410.85	47,214,669.11	41,181,992.28	50,990,551.72	46,625,563.74	37,742,075.26	36,952,887.26	39,584,144.66	44,246,229.21	61,241,130.53	79,724,123.61
A la Vista	2,716,645.68	10.02	27,105,428.08	24,024,972.37	21,196,443.25	28,004,369.11	22,971,692.28	30,780,251.72	27,315,263.74	22,431,481.09	22,641,963.95	22,960,370.36	21,109,739.01	20,473,939.17	29,822,073.76
A Plazo	20,691,749.85	70.84	29,210,300.00	44,727,875.37	34,996,967.60	19,210,300.00	18,210,300.00	20,210,300.00	19,310,300.00	15,310,594.17	14,310,923.31	16,623,774.30	23,136,490.20	40,767,191.36	49,902,049.85
Depositos Extranjeros en Bancos	-608,254,747.70	-72.90	834,375,473.75	856,220,851.69	804,000,727.02	765,504,152.01	771,931,193.72	714,535,283.63	671,309,817.83	530,547,288.53	493,540,502.79	480,742,877.47	439,785,862.47	482,812,491.34	226,120,726.05
A la Vista	1,309,613.22	1.90	68,993,503.17	66,301,929.85	84,158,143.47	62,110,386.30	50,694,573.58	47,784,253.15	102,428,752.40	46,264,550.00	42,975,594.22	26,294,551.52	28,631,516.75	32,662,537.52	70,303,116.39
A Plazo	-609,564,360.92	-79.64	765,381,970.58	789,918,921.84	719,842,583.55	703,393,765.71	721,236,620.14	666,751,030.48	568,881,065.43	484,282,738.53	450,564,908.57	454,448,325.95	411,154,345.72	450,149,953.82	155,817,609.66
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	19,663,119.49	43.64	45,055,191.79	33,463,755.86	35,332,129.64	36,618,456.74	46,816,267.76	40,434,018.68	35,964,025.87	44,146,509.46	42,370,329.01	46,536,054.04	45,238,679.17	44,218,881.10	64,718,311.28
CARTERA CREDITICIA	251,866,500.08	11.98	2,101,617,812.63	2,084,455,060.65	2,073,016,659.04	2,148,130,298.66	2,153,943,681.06	2,168,478,286.16	2,186,239,993.62	2,227,555,414.89	2,259,610,511.30	2,241,204,614.22	2,286,026,725.87	2,317,017,790.83	2,353,484,312.71
Locales	169,048,689.91	8.19	2,064,256,509.01	2,053,016,761.64	2,046,083,919.99	2,055,125,555.12	2,053,872,663.05	2,075,378,352.17	2,094,329,093.43	2,127,085,364.04	2,134,376,867.59	2,142,402,402.75	2,171,908,266.38	2,192,127,871.66	2,233,305,198.92
Extranjero	92,237,639.96	127.93	72,101,655.23	67,480,609.24	67,088,634.07	127,201,803.99	135,416,682.62	129,676,348.80	121,553,396.34	130,787,368.00	156,770,903.39	127,741,918.89	144,288,580.22	156,106,643.92	164,339,295.19
Menos Provisiones	9,419,829.79	27.11	34,740,351.61	36,042,310.23	40,155,895.02	34,197,060.45	35,345,664.61	36,576,414.81	29,642,496.15	30,317,317.15	31,537,259.68	28,939,707.42	30,170,120.73	31,216,724.75	44,160,181.40
Locales	7,533,207.68	23.73	31,747,950.13	32,823,509.42	36,705,895.02	34,197,060.45	33,973,689.02	35,240,996.67	29,511,473.59	30,191,086.28	31,415,820.50	28,488,487.71	29,708,755.86	30,755,359.88	39,281,157.81
Extranjero	1,886,622.11	63.05	2,992,401.48	3,218,800.81	3,450,000.00	0.00	1,371,975.59	1,335,418.14	131,022.56	126,230.87	121,439.18	451,219.71	461,364.87	461,364.87	4,879,023.59
INVERSIONES EN VALORES	348,913,410.16	31.45	1,109,368,022.08	1,103,582,064.71	1,105,308,520.91	1,142,116,916.71	1,160,575,604.39	1,183,502,653.53	1,338,005,826.91	1,329,539,503.78	1,348,644,858.43	1,407,446,337.70	1,413,039,952.33	1,413,724,420.53	1,458,281,432.24
Locales	184,431,825.66	88.94	207,361,708.53	215,548,413.67	197,539,072.90	198,619,559.73	201,095,775.65	204,327,016.45	366,342,814.02	366,859,857.74	351,980,220.67	400,982,241.78	390,674,779.94	390,612,485.91	391,793,534.19
Extranjero	169,738,534.00	18.60	912,495,203.63	898,356,404.20	919,819,337.87	957,256,044.75	973,825,469.82	989,773,263.32	983,164,250.05	976,238,523.43	1,009,609,270.69	1,018,870,072.31	1,036,959,793.13	1,038,535,137.45	1,082,233,737.63
Menos Provisiones	5,256,949.50	50.12	10,488,890.08	10,322,753.16	12,049,889.86	13,758,687.77	14,345,641.08	10,597,626.24	11,501,237.16	13,558,877.39	12,944,632.93	12,405,976.39	14,594,620.74	15,423,202.83	15,745,839.58
Locales	-609,519.26	-22.03	2,766,608.26	2,750,238.82	2,796,282.85	13,758,687.77	3,659,172.14	2,862,461.98	2,800,049.81	4,011,002.41	4,034,046.55	2,756,025.01	3,224,459.36	3,131,949.06	2,157,089.00
Extranjero	5,866,468.76	75.97	7,722,281.82	7,572,514.34	9,253,607.01	0.00	10,686,468.94	7,735,164.26	8,701,187.35	9,547,874.98	8,910,586.38	9,649,951.38	11,370,161.38	12,291,253.77	13,588,750.58
OTROS ACTIVOS	277,775,866.33	81.58	340,505,548.92	387,350,748.23	391,260,852.60	391,317,152.30	387,242,702.28	385,422,236.54	390,708,178.46	402,724,801.24	398,780,056.41	387,062,376.18	383,352,444.88	385,085,029.42	618,281,415.25
Locales	8,515,682.12	2.56	332,023,529.97	378,603,241.19	381,048,449.96	381,414,970.53	375,121,560.96	372,827,930.43	379,680,285.82	393,103,104.06	386,938,696.11	377,025,195.50	372,921,952.24	373,684,808.18	340,539,212.09
Extranjero	269,260,184.21	3,174.48	8,482,018.95	8,747,507.04	10,212,402.64	9,902,181.77	12,121,141.32	12,594,306.11	11,027,892.64	9,621,697.18	11,841,360.30	10,037,180.68	10,430,492.64	11,400,221.24	277,742,203.16
TOTAL DE ACTIVOS	313,372,543.89	6.98	4,487,237,777.25	4,533,825,328.88	4,465,112,300.06	4,530,901,645.53	4,561,691,441.49	4,543,363,030.26	4,668,853,406.43	4,572,255,593.16	4,579,899,145.20	4,602,576,404.27	4,611,689,893.93	4,704,099,743.75	4,800,610,321.14
DEPOSITOS	471,181,906.58	18.22	2,586,436,319.33	2,637,819,877.14	2,657,341,039.39	2,569,180,165.80	2,560,778,844.09	2,575,820,935.52	2,574,831,897.19	2,614,972,856.14	2,641,882,549.40	2,962,855,724.62	2,674,274,600.01	2,683,107,841.07	3,057,618,225.91
Locales	188,599,233.73	7.94	2,374,400,507.67	2,429,117,235.38	2,448,216,937.85	2,372,767,247.92	2,364,338,112.21	2,364,449,292.35	2,364,797,580.26	2,405,253,890.85	2,423,391,809.78	2,446,576,581.35	2,470,692,501.86	2,478,078,864.51	2,562,999,741.40
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	174,777,916.54	7.62	2,293,783,035.81	2,341,132,229.17	2,348,065,298.62	2,278,423,580.97	2,266,304,353.34	2,266,128,384.55	2,272,139,109.95	2,320,002,822.03	2,337,938,260.31	2,359,323,125.03	2,394,161,771.00	2,404,410,502.43	2,468,560,952.35
A la Vista	73,863,518.87	25.56	288,941,657.34	289,671,960.49	287,599,803.43	280,480,353.86	283,632,171.55	276,945,959.12	285,085,674.19	315,257,948.17	303,296,726.07	319,113,590.77	318,071,562.40	329,904,852.29	362,805,176.21
A Plazo	114,406,046.54	7.50	1,525,457,473.35	1,518,541,575.77	1,527,208,098.53	1,522,387,693.66	1,527,919,340.61	1,529,742,594.60	1,535,587,142.43	1,561,230,259.82	1,591,174,814.74	1,602,288,379.38	1,631,326,431.15	1,628,608,223.24	1,639,863,519.89
De Ahorros	-13,491,648.87	-2.81	479,383,905.12	532,918,692.91	533,257,396.66	475,555,533.45	454,752,841.18	459,439,830.83	451,466,293.33	443,514,614.04	443,466,719.50	437,921,154.88	444,763,777.45	445,897,426.90	465,892,256.25
De Bancos	13,821,317.19	17.14	80,617,471.86	87,985,006.21	100,151,639.23	94,343,666.95	98,033,758.87	98,320,907.80	92,658,470.31	85,251,068.82	85,453,549.47	87,253,456.32	76,530,730.86	73,668,362.08	94,438,789.05
A la Vista	-351,423.11	-59.56	590,077.12	1,382,670.38	1,829,883.39	1,909,761.39	1,262,636.75	942,381.62	307,365.92	740,533.16	868,394.84	422,184.72	304,358.08	296,908.70	238,654.01
A Plazo	14,172,740.30	17.71	80,027,394.74	86,602,335.83	98,321,755.84	92,433,905.56	96,771,122.12	97,378,526.18	92,351,104.39	84,510,535.66	84,585,154.63	86,831,271.60	76,226,372.78	73,371,453.38	94,200,135.04
Extranjero	282,582,672.85	133.27	212,035,811.66	208,702,641.76	209,124,101.54	196,412,917.88	196,440,731.88	211,371,643.17	210,034,316.93	209,718,965.29	218,490,739.62	516,279,143.27	203,582,098.15	205,028,976.56	494,618,484.51
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	-26,384,854.79	-14.26	184,965,085.36	183,850,098.81	183,423,438.54	170,065,689.59	172,284,805.50	177,223,360.95	177,500,199.88	180,565,672.46	186,187,939.31	177,905,552.50	174,144,685.12	175,336,708.38	158,580,230.57



Primer Banco del Istmo, S.A. BANISTMO
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	-17,493,355.65	-52.10	33,576,278.75	29,826,023.02	30,774,056.65	29,215,125.15	31,382,537.94	32,008,295.17	33,233,730.75	36,645,493.38	36,406,957.37	33,329,526.42	32,226,736.60	32,817,869.26	16,082,923.10
A Plazo	-11,401,040.86	-8.25	138,175,326.56	140,282,394.28	139,949,537.25	129,429,923.51	129,086,071.24	132,532,287.55	131,766,356.21	132,524,865.99	138,332,118.88	133,102,224.17	130,297,088.08	127,541,978.29	126,774,285.70
De Ahorro	2,509,541.72	18.99	13,213,480.05	13,741,681.51	12,699,844.64	11,420,640.93	11,816,196.32	12,682,778.23	12,500,112.92	11,395,313.09	11,448,863.06	11,473,801.91	11,620,860.44	14,976,860.83	15,723,021.77
De Bancos	308,967,527.64	1,141.33	27,070,726.30	24,852,542.95	25,700,663.00	26,347,228.29	24,155,926.38	34,148,282.22	32,534,117.05	29,153,292.83	32,302,800.31	338,373,590.77	29,437,413.03	29,692,268.18	336,038,253.94
A la Vista	9,493,727.79	128.80	7,370,726.30	7,427,542.95	8,300,663.00	9,647,228.29	7,555,926.38	11,895,406.93	9,133,360.75	7,550,499.40	7,894,342.54	7,338,176.07	6,214,216.17	8,460,858.58	16,864,454.09
A Plazo	299,473,799.85	1,520.17	19,700,000.00	17,425,000.00	17,400,000.00	16,700,000.00	16,600,000.00	22,252,875.29	23,400,756.30	21,602,793.43	24,408,457.77	331,035,414.70	23,223,196.86	21,231,409.60	319,173,799.85
OBLIGACIONES	-338,009,115.75	-28.52	1,185,108,321.00	1,146,028,360.76	1,077,944,111.84	1,214,189,969.21	1,247,649,109.76	1,199,797,256.41	1,292,288,661.26	1,148,324,821.76	1,125,950,287.99	815,124,837.42	1,092,194,471.45	1,180,705,900.02	847,099,205.25
Locales	33,929,779.68	22.24	152,570,220.32	173,659,399.97	168,804,712.36	161,659,399.97	171,659,399.97	171,659,399.97	168,860,583.97	154,931,323.55	179,931,323.55	168,500,000.00	178,500,000.00	186,500,000.00	186,500,000.00
Extranjero	-371,938,895.43	-36.02	1,032,538,100.68	972,368,960.79	909,139,399.48	1,052,530,569.24	1,075,989,709.79	1,028,137,856.44	1,123,428,077.29	993,393,498.21	946,018,964.44	646,624,837.42	913,694,471.45	994,205,900.02	660,599,205.25
OTROS PASIVOS	52,691,226.48	37.49	140,541,289.39	169,640,542.19	142,258,805.28	145,509,635.36	151,244,236.79	150,387,145.70	168,200,125.69	167,836,095.30	167,223,075.29	166,849,786.86	185,975,428.40	180,016,920.62	193,232,515.87
Locales	30,579,716.99	23.11	132,325,399.48	155,498,539.78	130,906,489.82	136,390,189.12	141,266,890.73	139,388,401.49	156,448,867.35	156,093,883.70	155,459,135.83	156,118,792.92	176,576,471.42	170,075,990.45	162,905,116.47
Extranjero	22,111,509.49	269.13	8,215,889.91	14,142,002.41	11,352,315.46	9,119,446.24	9,977,346.06	10,998,744.21	11,751,258.34	11,742,211.60	11,763,939.46	10,730,993.94	9,398,956.98	9,940,930.17	30,327,399.40
PATRIMONIO	127,508,526.58	22.17	575,151,847.53	580,336,548.79	587,568,343.55	602,021,875.16	602,019,250.85	617,357,692.83	633,532,722.22	641,121,819.96	644,843,232.52	657,746,055.37	659,245,394.07	660,269,082.04	702,660,374.11
Capital	45,368,596.67	10.87	417,317,328.53	422,797,328.53	427,357,128.53	442,272,920.43	442,404,920.43	447,234,820.43	453,158,870.43	455,238,470.43	456,999,570.43	459,526,825.43	460,412,970.43	460,869,525.43	462,685,925.20
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	20,655,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,000,000.00	4,000,000.00	4,000,000.00	4,000,000.00	4,000,000.00	4,000,000.00	20,655,000.00
Utilidad de Periodos Anteriores	29,645,619.13	42.62	69,556,999.73	164,593,520.96	158,848,787.34	148,792,176.70	142,111,937.70	139,443,716.25	135,110,883.39	128,427,858.00	125,550,213.57	125,511,156.21	118,807,448.49	115,849,995.58	99,202,618.86
Utilidad de Periodo	24,926,932.72	24.06	103,606,216.35	8,477,009.21	14,856,890.54	24,115,465.80	31,048,033.80	40,276,782.39	55,484,536.56	65,536,368.92	72,769,349.95	81,846,787.62	89,865,875.06	93,591,959.70	128,533,149.07
Ganancia o Perdida en Valores Disponible para la Venta	6,912,378.06	-45.09	-15,328,697.08	-15,531,309.91	-13,494,462.86	-13,158,687.77	-13,545,641.08	-9,597,626.24	-14,221,568.16	-12,080,877.39	-14,475,901.43	-13,138,713.89	-13,840,899.91	-14,042,398.67	-8,416,319.02
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
PASIVO Y PATRIMONIO	313,372,543.89	6.98	4,487,237,777.25	4,533,825,328.88	4,465,112,300.06	4,530,901,645.53	4,561,691,441.49	4,543,363,030.46	4,668,853,406.36	4,572,255,593.16	4,579,899,145.20	4,602,576,404.27	4,611,689,893.93	4,704,099,743.75	4,800,610,321.14