



ESTADO DE RESULTADO
Primer Banco del Istmo, S.A. BANISTMO
ENERO - DICIEMBRE 2005
(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	24,988,401.58	22,680,661.65	25,902,223.01	73,571,286.24	24,141,097.02	26,767,610.70	30,139,948.81	81,048,656.53	28,082,794.53	25,579,074.75	28,931,127.30	82,592,996.58	26,037,723.07	21,280,784.57	20,328,398.59	67,646,906.23	304,859,845.58
Préstamos	14,352,777.68	13,112,436.81	14,290,514.43	41,755,728.92	14,151,492.38	14,335,847.66	14,767,223.71	43,254,563.75	14,496,006.40	14,619,564.36	14,761,718.87	43,877,289.63	15,237,452.73	14,906,296.43	15,460,661.36	45,604,410.52	174,491,992.82
Depósitos	1,853,964.94	1,787,960.42	1,928,794.29	5,570,719.65	2,018,518.63	2,241,570.07	2,037,122.78	6,297,211.48	1,608,872.84	1,698,071.19	1,872,716.57	5,179,660.60	1,672,503.38	1,826,659.98	1,914,621.14	5,413,784.50	22,461,376.23
Inversiones	8,631,374.97	7,732,950.25	9,603,012.82	25,967,338.04	7,882,427.29	10,148,884.20	13,271,286.70	31,302,598.19	11,903,710.99	9,239,767.25	12,194,640.10	33,338,118.34	9,060,047.81	4,446,749.92	2,809,140.87	16,315,938.60	106,923,993.17
Otros Ingresos	150,283.99	47,314.17	79,901.47	277,499.63	88,658.72	41,308.77	64,315.62	194,283.11	74,204.30	21,671.95	102,051.76	197,928.01	67,719.15	101,078.24	143,975.22	312,772.61	982,483.36
Egresos de Operaciones	13,130,215.57	12,164,332.32	12,124,218.16	37,418,766.05	13,004,767.36	13,220,289.45	12,987,847.76	39,212,904.57	13,407,679.81	13,827,756.63	13,486,903.46	40,722,339.90	14,021,440.65	14,082,795.62	14,576,671.16	42,680,907.43	160,034,917.95
Intereses Pagados	11,184,445.42	10,333,478.89	11,265,117.52	32,783,041.83	11,432,378.85	11,933,016.30	11,665,640.78	35,031,035.93	12,080,738.10	12,313,052.53	12,072,214.44	36,466,005.07	12,573,210.73	12,561,112.98	13,089,125.15	38,223,448.86	142,503,531.69
Comisiones	1,945,770.15	1,830,853.43	859,100.64	4,635,724.22	1,572,388.51	1,287,273.15	1,322,206.98	4,181,868.64	1,326,941.71	1,514,704.10	1,414,689.02	4,256,334.83	1,448,229.92	1,521,682.64	1,487,546.01	4,457,458.57	17,531,386.26
Ingreso Neto de Intereses	11,858,186.01	10,516,329.33	13,778,004.85	36,152,520.19	11,136,329.66	13,547,321.25	17,152,101.05	41,835,751.96	14,675,114.72	11,751,318.12	15,444,223.84	41,870,656.68	12,016,282.42	7,197,988.95	5,751,727.43	24,965,998.80	144,824,927.63
Otros Ingresos	4,119,308.04	3,380,509.26	4,200,589.87	11,700,407.17	4,363,415.45	4,032,724.40	8,542,423.98	16,938,563.83	4,075,530.73	4,302,109.63	3,933,921.45	12,311,561.81	4,246,977.95	5,012,326.53	50,570,260.77	59,829,565.25	100,780,098.06
Comisiones	3,219,416.90	2,883,101.44	3,325,165.30	9,427,683.64	3,199,935.24	3,199,755.94	3,305,328.16	9,705,019.34	3,220,722.46	3,555,023.24	3,438,067.36	10,213,813.06	3,689,322.33	3,864,566.00	4,044,315.95	11,598,204.28	40,944,720.32
Operaciones con Divisas	283,247.99	-156,896.24	-17,029.10	109,322.65	378,485.48	83,934.24	-27,868.42	434,551.30	14,799.14	35,085.09	-160,349.53	-110,465.30	37,155.07	30,545.42	149,603.43	217,303.92	650,712.57
Dividendos	58,954.20	58,254.39	12,911.86	130,120.45	16,250.11	73,281.81	55,639.97	145,171.89	77,376.66	47,822.63	69,922.64	195,121.93	39,558.84	23,365.71	98,005.93	160,930.48	631,344.75
Otros Ingresos	557,688.95	596,049.67	879,541.81	2,033,280.43	768,744.62	675,752.41	5,209,324.27	6,653,821.30	762,632.47	664,178.67	586,280.98	2,013,092.12	480,941.71	1,093,849.40	46,278,335.46	47,853,126.57	58,553,320.42
Ingresos de Operaciones	15,977,494.05	13,896,838.59	17,978,594.72	47,852,927.36	15,499,745.11	17,580,045.65	25,694,525.03	58,774,315.79	18,750,645.45	16,053,427.75	19,378,145.29	54,182,218.49	16,263,260.37	12,210,315.48	56,321,988.20	84,795,564.05	245,605,025.69
Egresos Generales	5,820,084.84	6,021,470.69	7,128,466.83	18,970,022.36	6,987,197.74	6,842,247.06	8,379,511.89	22,208,956.69	7,189,763.09	7,309,946.72	6,002,668.10	20,502,377.91	6,710,417.78	6,729,497.40	7,988,427.33	21,428,342.51	83,109,699.47
Gastos Administrativos	3,155,350.08	3,135,735.32	4,012,237.22	10,303,322.62	3,654,059.60	3,447,031.26	5,262,307.11	12,363,397.97	3,533,199.36	3,692,156.54	1,900,505.42	9,125,861.32	2,224,893.50	2,301,838.79	267,283.79	4,794,016.08	36,586,597.99
Gastos Generales	1,361,217.69	1,317,955.26	1,634,837.77	4,314,010.72	1,800,289.52	1,834,621.07	1,507,833.60	5,142,744.19	1,912,699.30	1,845,974.01	2,149,240.48	5,907,913.79	1,731,858.09	2,080,748.24	2,431,436.04	6,244,042.37	21,608,711.07
Gastos de Depreciación	569,767.32	570,871.69	570,695.18	1,711,334.19	589,485.94	589,336.07	588,642.65	1,767,464.66	592,704.50	599,775.15	623,914.31	1,816,393.96	656,693.98	646,495.49	665,306.55	1,968,496.02	7,263,688.83
Otros Gastos	733,749.75	996,908.42	910,696.66	2,641,354.83	943,362.68	971,258.66	1,020,728.53	2,935,349.87	1,151,159.93	1,172,041.02	1,329,007.89	3,652,208.84	2,096,972.21	1,700,414.88	4,624,400.95	8,421,788.04	17,650,701.58
Utilidad antes de Provisiones	10,157,409.21	7,875,367.90	10,850,127.89	28,882,905.00	8,512,547.37	10,737,798.59	17,315,013.14	36,565,359.10	11,560,882.36	8,743,481.03	13,375,477.19	33,679,840.58	9,552,842.59	5,480,818.08	48,333,560.87	63,367,221.54	162,495,326.22
Provisiones por Cuentas Malas	1,680,400.00	1,479,742.86	1,591,082.91	4,751,225.77	1,580,000.00	1,509,050.00	2,107,258.97	5,196,308.97	1,509,050.00	1,510,500.00	4,298,039.52	7,317,589.52	1,510,700.00	1,547,050.00	13,623,109.38	16,680,859.38	33,945,983.64
Utilidad del Periodo	8,477,009.21	6,395,625.04	9,259,044.98	24,131,679.23	6,932,547.37	9,228,748.59	15,207,754.17	31,369,050.13	10,051,832.36	7,232,981.03	9,077,437.67	26,362,251.06	8,042,142.59	3,933,768.08	34,710,451.49	46,686,362.16	128,549,342.58