



Primer Banco del Istmo, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2001		2002				2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	3,179,462.93	2,972,761.18	2,935,276.34	3,241,119.19	3,339,737.84	3,336,721.03	3,377,563.40	3,383,135.29	3,825,386.70	
3 Activos Líquidos	678,421.73	466,806.21	465,934.57	470,980.26	502,891.36	437,070.17	453,637.40	410,193.07	494,912.01	
4 Total de Préstamos	1,436,606.46	1,397,065.20	1,354,798.35	1,617,975.93	1,728,610.57	1,647,489.61	1,632,076.04	1,612,579.07	2,018,228.88	
5 Locales	1,423,218.26	1,386,816.16	1,330,248.23	1,592,017.93	1,700,971.41	1,592,111.35	1,602,894.45	1,583,933.92	1,935,379.05	
6 Extranjeros	13,388.20	10,249.03	24,550.13	25,958.00	27,639.17	55,378.27	29,181.58	28,645.15	82,849.83	
7 Total de Inversiones	780,019.41	820,695.55	825,519.81	855,388.14	822,164.97	942,643.41	941,272.22	974,878.34	1,008,391.20	
8 Total de Depósitos	2,110,512.64	2,022,260.84	1,968,680.83	2,267,862.88	2,283,192.46	2,223,800.40	2,176,555.27	2,143,764.55	2,411,562.11	
9 Locales	2,056,424.01	1,959,875.18	1,907,288.27	2,180,591.46	2,197,979.49	2,136,219.35	2,100,544.55	2,082,653.20	2,231,209.97	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	1,946,509.16	1,859,712.47	1,811,877.95	2,082,852.43	2,090,124.76	2,038,193.06	2,013,738.15	1,998,850.31	2,146,215.87	
12 Depósitos de Bancos	109,914.85	100,162.71	95,410.32	97,739.03	107,854.73	98,026.29	86,806.40	83,802.89	84,994.10	
13 Extranjeros	54,088.63	62,385.66	61,392.55	87,271.42	85,212.97	87,581.05	76,010.72	61,111.35	180,352.14	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	18,028.77	17,905.15	16,966.80	32,649.05	37,973.11	36,872.47	30,299.62	31,719.52	150,457.79	
16 Depósitos de Bancos	36,059.86	44,480.51	44,425.76	54,622.37	47,239.86	50,708.58	45,711.10	29,391.83	29,894.35	
17 Patrimonio Total	357,379.99	361,014.99	416,919.17	424,754.77	428,733.43	442,466.89	454,303.28	469,253.52	485,923.09	
18 PROMEDIO (12 MESES)										
19 Total de Activos	3,179,462.93	2,972,761.18	2,935,276.34	3,241,119.19	3,259,600.39	3,154,741.11	3,156,419.87	3,312,127.24	3,582,562.27	
20 Activos Generadores de Ingresos	2,216,625.87	2,217,760.74	2,180,318.16	2,473,364.07	2,383,700.70	2,403,946.88	2,376,833.21	2,530,410.74	2,788,697.81	
21 Total de Prestamos	1,436,606.46	1,397,065.20	1,354,798.35	1,617,975.93	1,582,608.52	1,522,277.41	1,493,437.19	1,615,277.50	1,873,419.73	
22 Total de Inversiones	780,019.41	820,695.55	825,519.81	855,388.14	801,092.19	881,669.48	883,396.01	915,133.24	915,278.09	
23 Patrimonio Total	357,379.99	361,014.99	416,919.17	424,754.77	393,056.71	401,740.94	435,611.22	447,004.14	457,328.26	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	223,253.71	55,849.11	130,175.47	186,528.93	247,199.53	57,431.44	115,353.95	176,723.59	246,862.06	
26 Egreso de Operaciones	138,307.16	39,399.24	74,997.62	109,843.25	152,218.99	33,044.53	65,086.30	95,971.88	133,599.36	



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27 Ingreso Neto de Intereses	84,946.54	16,449.87	55,177.85	76,685.68	94,980.53	24,386.91	50,267.65	80,751.72	113,262.70	
28 Otros Ingresos	41,770.42	9,632.25	21,025.04	31,934.38	48,039.64	11,290.13	24,509.81	38,249.48	54,827.17	
29 Ingreso de Operaciones	126,716.96	26,082.12	76,202.89	108,620.06	143,020.18	35,677.04	74,777.46	119,001.20	168,089.88	
30 Egresos Generales	57,018.05	14,895.07	29,428.85	44,028.73	66,617.12	15,244.69	30,930.75	44,845.88	67,832.42	
31 Utilidad antes de Provisiones	69,698.91	11,187.05	46,774.04	64,591.33	76,403.05	20,432.35	43,846.71	74,155.31	100,257.46	
32 Utilidad del Periodo	66,135.67	11,187.05	31,422.70	49,122.97	60,928.44	18,178.57	38,342.93	66,050.41	82,101.22	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	15,504.05	20,135.81	21,708.31	33,340.21	28,641.40	23,074.15	20,709.32	22,716.64	25,391.45	
35 Total Provisiones Para Préstamos	26,890.19	31,664.35	39,769.72	51,137.64	39,233.15	38,470.54	29,108.43	27,961.85	36,442.85	
36 Préstamos Vencidos / Préstamos Totales (%)	1.08	1.44	1.60	2.06	1.66	1.40	1.27	1.41	1.26	
37 Provisiones / Préstamos Vencidos (%)	173.44	157.25	183.20	153.38	136.98	166.73	140.56	123.09	143.52	
38 Provisiones para Préstamos / Préstamos Totales (%)	1.87	2.27	2.94	3.16	2.27	2.34	1.78	1.73	1.81	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	11.24	12.14	14.20	13.11	12.84	13.26	13.45	13.87	12.70	
41 Patrimonio / Activos Generadores de Ing. (%)	16.12	16.28	19.12	17.17	16.81	17.08	17.65	18.14	16.05	
42 Patrimonio / Préstamos Totales (%)	24.88	25.84	30.77	26.25	24.80	26.86	27.84	29.10	24.08	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	32.14	23.08	23.67	20.77	22.03	19.65	20.84	19.13	20.52	
45 Activos Líquidos / Activos Totales (%)	21.34	15.70	15.87	14.53	15.06	13.10	13.43	12.12	12.94	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	69.10	63.67	65.60	58.49	58.04	62.04	64.09	64.61	62.34	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.02	2.88	2.65	2.56	3.02	3.23	3.48	2.94	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	1.51	2.14	2.02	1.87	2.30	2.43	2.66	2.29	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	12.40	15.07	15.42	15.50	18.10	17.60	19.70	17.95	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	10.07	11.94	10.06	10.37	9.56	9.71	9.31	8.85	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	7.11	6.88	5.92	6.39	5.50	5.48	5.06	4.79	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.97	5.06	4.13	3.98	4.06	4.23	4.25	4.06			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	57.11	38.62	40.53	46.58	42.73	41.36	37.69	40.35			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.74	1.93	1.72	2.02	1.88	2.06	2.02	1.97			
56 PRODUCTIVIDAD												
57 Número de Empleados	1,522.00	1,429.00	1,364.00	1,411.00	1,454.00	1,433.00	1,440.00	1,424.00	1,452.00			
58 Número de Sucursales	41.00	41.00	41.00	41.00	41.00	41.00	41.00	41.00	41.00			
59 Préstamos / Empleados	943.89	977.65	993.25	1,146.69	1,188.87	1,149.68	1,133.39	1,132.43	1,389.96			
60 Depósitos Totales / Empleados	1,386.67	1,415.16	1,443.31	1,607.27	1,570.28	1,551.85	1,511.50	1,505.45	1,660.86			
61 Utilidad Neta / Empleados	0.00	7.83	23.04	34.81	41.90	12.69	26.63	46.38	56.54			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	5.04	12.24	15.07	4.38	14.54			
64 Préstamos (%)	0.00	0.00	0.00	0.00	20.33	17.93	20.47	-0.33	16.75			
65 Locales (%)	0.00	0.00	0.00	0.00	19.52	14.80	20.50	-0.51	13.78			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	106.44	440.33	18.87	10.35	199.76			
67 Depósitos (%)	0.00	0.00	0.00	0.00	8.18	9.97	10.56	-5.47	5.62			
68 Locales (%)	0.00	0.00	0.00	0.00	6.88	9.00	10.13	-4.49	1.51			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	57.54	40.39	23.81	-29.98	111.65			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	19.97	22.56	8.97	10.48	13.34			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	62.50	22.02	34.46	34.75			