



Primer Banco del Istmo, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002				2003				2004			
	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	3,339,737.84	3,336,721.03	3,377,563.40	3,383,135.29	3,820,873.00	3,864,359.31	4,046,142.45	4,186,191.21	4,483,339.31			
3 Activos Líquidos	502,891.36	437,070.17	453,637.40	410,193.07	493,894.57	438,053.72	589,293.86	692,989.87	935,746.39			
4 Total de Préstamos	1,728,610.57	1,647,489.61	1,632,076.04	1,612,579.07	2,146,945.04	2,137,036.61	2,061,378.52	2,078,727.25	2,101,617.81			
5 Locales	1,700,971.41	1,592,111.35	1,602,894.45	1,583,933.92	2,062,525.15	2,048,824.78	1,985,005.43	2,007,950.45	2,029,516.16			
6 Extranjeros	27,639.17	55,378.27	29,181.58	28,645.15	84,419.89	88,211.83	76,373.09	70,776.80	72,101.66			
7 Total de Inversiones	822,164.97	942,643.41	941,272.22	974,878.34	876,567.58	966,626.44	1,042,901.56	1,041,476.22	1,104,528.22			
8 Total de Depósitos	2,283,192.46	2,223,800.40	2,176,555.27	2,143,764.55	2,410,632.17	2,395,387.37	2,481,811.17	2,586,269.79	2,586,436.32			
9 Locales	2,197,979.49	2,136,219.35	2,100,544.55	2,082,653.20	2,231,209.97	2,224,481.14	2,293,889.48	2,375,195.67	2,374,400.51			
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	2,090,124.76	2,038,193.06	2,013,738.15	1,998,850.31	2,146,215.87	2,142,471.79	2,188,964.67	2,273,092.84	2,293,782.09			
12 Depósitos de Bancos	107,854.73	98,026.29	86,806.40	83,802.89	84,994.10	82,009.35	104,924.80	102,102.82	80,618.42			
13 Extranjeros	85,212.97	87,581.05	76,010.72	61,111.35	179,422.20	170,906.23	187,921.69	211,074.12	212,035.81			
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	37,973.11	36,872.47	30,299.62	31,719.52	150,457.79	155,551.99	167,564.01	179,124.84	184,965.08			
16 Depósitos de Bancos	47,239.86	50,708.58	45,711.10	29,391.83	28,964.40	15,354.25	20,357.68	31,949.28	27,070.73			
17 Patrimonio Total	428,733.43	442,466.89	454,303.28	469,253.52	481,237.08	500,278.86	521,255.49	543,949.70	578,451.85			
18 PROMEDIO (12 MESES)												
19 Total de Activos	3,259,600.39	3,154,741.11	3,156,419.87	3,312,127.24	3,580,305.42	3,600,540.17	3,711,852.93	3,784,663.25	4,152,106.15			
20 Activos Generadores de Ingresos	2,383,700.70	2,403,946.88	2,376,833.21	2,530,410.74	2,787,144.08	2,846,898.04	2,838,814.17	2,853,830.44	3,114,829.32			
21 Total de Prestamos	1,582,608.52	1,522,277.41	1,493,437.19	1,615,277.50	1,937,777.81	1,892,263.11	1,846,727.28	1,845,653.16	2,124,281.43			
22 Total de Inversiones	801,092.19	881,669.48	883,396.01	915,133.24	849,366.27	954,634.93	992,086.89	1,008,177.28	990,547.90			
23 Patrimonio Total	393,056.71	401,740.94	435,611.22	447,004.14	454,985.25	471,372.87	487,779.39	506,601.61	529,844.46			
24 ESTADO DE GANANCIAS Y PERDIDAS												
25 Ingreso por Intereses	247,199.53	57,431.44	115,353.95	176,723.59	247,300.25	61,300.44	126,634.16	195,113.71	272,607.61			
26 Egreso de Operaciones	152,218.99	33,044.53	65,086.30	95,971.88	133,599.36	31,640.31	63,782.51	94,376.13	131,017.80			



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27 Ingreso Neto de Intereses	94,980.53	24,386.91	50,267.65	80,751.72	113,700.89	29,660.13	62,851.66	100,737.57	141,589.82	
28 Otros Ingresos	48,039.64	11,290.13	24,509.81	38,249.48	54,923.67	16,718.76	32,536.56	42,819.79	66,876.78	
29 Ingreso de Operaciones	143,020.18	35,677.04	74,777.46	119,001.20	168,624.56	46,378.90	95,388.22	143,557.36	208,466.59	
30 Egresos Generales	66,617.12	15,244.69	30,930.75	44,845.88	71,539.95	16,158.03	35,241.47	52,218.32	73,928.39	
31 Utilidad Antes de Provisiones	76,403.05	20,432.35	43,846.71	74,155.31	97,084.61	30,220.86	60,146.74	91,339.04	134,538.21	
32 Utilidad del Periodo	60,928.44	18,178.57	38,342.93	66,050.41	78,928.37	24,125.06	46,984.54	73,657.60	106,690.38	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	28,641.40	23,074.15	20,709.32	22,716.64	25,391.45	24,265.43	18,885.45	22,007.18	12,037.19	
35 Total Provisiones Para Préstamos	39,233.15	38,470.54	29,108.43	27,961.85	38,058.22	39,738.45	39,879.82	43,238.84	34,740.35	
36 Préstamos Vencidos / Préstamos Totales (%)	1.66	1.40	1.27	1.41	1.18	1.14	0.92	1.06	0.57	
37 Provisiones / Préstamos Vencidos (%)	136.98	166.73	140.56	123.09	149.89	163.77	211.17	196.48	288.61	
38 Provisiones para Préstamos / Préstamos Totales (%)	2.27	2.34	1.78	1.73	1.77	1.86	1.93	2.08	1.65	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	12.84	13.26	13.45	13.87	12.59	12.95	12.88	12.99	12.90	
41 Patrimonio / Activos Generadores de Ing. (%)	16.81	17.08	17.65	18.14	15.92	16.12	16.79	17.43	18.04	
42 Patrimonio / Préstamos Totales (%)	24.80	26.86	27.84	29.10	22.41	23.41	25.29	26.17	27.52	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	22.03	19.65	20.84	19.13	20.49	18.29	23.74	26.79	36.18	
45 Activos Líquidos / Activos Totales (%)	15.06	13.10	13.43	12.12	12.93	11.34	14.56	16.55	20.87	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	58.04	62.04	64.09	64.61	56.85	58.64	65.77	67.06	78.88	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.56	3.02	3.23	3.48	2.83	3.39	3.31	3.44	3.43	
49 Utilidad Neta / Total de Activos (Promedio) (%)	1.87	2.30	2.43	2.66	2.20	2.68	2.53	2.59	2.57	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	15.50	18.10	17.60	19.70	17.35	20.47	19.26	19.39	20.14	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	10.37	9.56	9.71	9.31	8.87	8.61	8.92	9.12	8.75	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.39	5.50	5.48	5.06	4.79	4.45	4.49	4.41	4.21	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.98	4.06	4.23	4.25	4.08	4.17	4.43	4.71	4.55	
54 Egresos Generales / Ingresos de Operaciones (%)	46.58	42.73	41.36	37.69	42.43	34.84	36.95	36.37	35.46	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.02	1.88	2.06	2.02	1.97	2.35	2.29	2.00	2.15	
56 PRODUCTIVIDAD										
57 Número de Empleados	1,454.00	1,433.00	1,440.00	1,424.00	1,452.00	1,432.00	1,446.00	1,460.00	1,466.00	
58 Número de Sucursales	41.00	41.00	41.00	41.00	41.00	41.00	41.00	41.00	0.00	
59 Préstamos / Empleados	1,188.87	1,149.68	1,133.39	1,132.43	1,478.61	1,492.34	1,425.57	1,423.79	1,433.57	
60 Depósitos Totales / Empleados	1,570.28	1,551.85	1,511.50	1,505.45	1,660.21	1,672.76	1,716.33	1,771.42	1,764.28	
61 Utilidad Neta / Empleados	41.90	12.69	26.63	46.38	54.36	16.85	32.49	50.45	72.78	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	5.04	12.24	15.07	4.38	14.41	15.81	19.79	23.74	17.34	
64 Préstamos (%)	20.33	17.93	20.47	-0.33	24.20	29.71	26.30	28.91	-2.11	
65 Locales (%)	19.52	14.80	20.50	-0.51	21.26	28.69	23.84	26.77	-1.60	
66 Extranjeros (%)	106.44	440.33	18.87	10.35	205.44	59.29	161.72	147.08	-14.59	
67 Depósitos (%)	8.18	9.97	10.56	-5.47	5.58	7.72	14.02	20.64	7.29	
68 Locales (%)	6.88	9.00	10.13	-4.49	1.51	4.13	9.20	14.05	6.42	
69 Extranjeros (%)	57.54	40.39	23.81	-29.98	110.56	95.14	147.23	245.39	18.18	
70 Patrimonio (%)	19.97	22.56	8.97	10.48	12.25	13.07	14.74	15.92	20.20	
71 Utilidad Neta (%)	3,785.92	62.50	22.02	34.46	29.54	32.71	22.54	11.52	35.17	