



Primer Banco del Istmo, S.A. BANISTMO
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2003			2004			2005			
	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	3,820,873.00	3,864,359.31	4,046,142.45	4,186,191.21	4,487,237.78	4,530,901.65	4,668,853.41	4,602,576.40	4,800,610.32	
3 Activos Líquidos	493,894.57	438,053.72	589,293.86	692,989.87	935,746.39	849,337.28	753,899.41	566,863.08	370,563.16	
4 Total de Préstamos	2,146,945.04	2,137,036.61	2,061,378.52	2,078,727.25	2,101,617.81	2,148,130.30	2,186,239.99	2,241,204.61	2,353,484.31	
5 Locales	2,062,525.15	2,048,824.78	1,985,005.43	2,007,950.45	2,032,508.56	2,020,928.49	2,064,817.62	2,113,913.92	2,194,024.04	
6 Extranjeros	84,419.89	88,211.83	76,373.09	70,776.80	69,109.25	127,201.80	121,422.37	127,290.70	159,460.27	
7 Total de Inversiones	876,567.58	966,626.44	1,042,901.56	1,041,476.22	1,109,368.02	1,142,116.92	1,338,005.83	1,407,446.34	1,458,281.43	
8 Total de Depósitos	2,410,632.17	2,395,387.37	2,481,811.17	2,586,269.79	2,586,436.32	2,569,180.17	2,574,831.90	2,962,855.72	3,057,618.23	
9 Locales	2,231,209.97	2,224,481.14	2,293,889.48	2,375,195.67	2,374,400.51	2,372,767.25	2,364,797.58	2,446,576.58	2,562,999.74	
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	2,146,215.87	2,142,471.79	2,188,964.67	2,273,092.84	2,293,782.09	2,278,421.26	2,272,138.00	2,359,321.43	2,468,556.91	
12 Depósitos de Bancos	84,994.10	82,009.35	104,924.80	102,102.82	80,618.42	94,345.99	92,659.58	87,255.15	94,442.83	
13 Extranjeros	179,422.20	170,906.23	187,921.69	211,074.12	212,035.81	196,412.92	210,034.32	516,279.14	494,618.48	
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	150,457.79	155,551.99	167,564.01	179,124.84	184,965.08	170,065.69	177,500.20	177,905.55	158,580.23	
16 Depósitos de Bancos	28,964.40	15,354.25	20,357.68	31,949.28	27,070.73	26,347.23	32,534.12	338,373.59	336,038.25	
17 Patrimonio Total	481,237.08	500,278.86	521,255.49	543,949.70	575,151.85	602,021.88	633,532.72	657,746.06	702,660.37	
18 PROMEDIO (12 MESES)										
19 Total de Activos	3,580,305.42	3,600,540.17	3,711,852.93	3,784,663.25	4,154,055.39	4,197,630.48	4,357,497.93	4,394,383.81	4,643,924.05	
20 Activos Generadores de Ingresos	2,787,144.08	2,846,898.04	2,838,814.17	2,853,830.44	3,117,249.23	3,196,955.13	3,314,262.95	3,384,427.21	3,511,375.79	
21 Total de Prestamos	1,937,777.81	1,892,263.11	1,846,727.28	1,845,653.16	2,124,281.43	2,142,583.45	2,123,809.26	2,159,965.93	2,227,551.06	
22 Total de Inversiones	849,366.27	954,634.93	992,086.89	1,008,177.28	992,967.80	1,054,371.68	1,190,453.70	1,224,461.28	1,283,824.73	
23 Patrimonio Total	454,985.25	471,372.87	487,779.39	506,601.61	528,194.46	551,150.37	577,394.11	600,847.88	638,906.11	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	247,300.25	61,300.44	126,634.16	195,113.71	272,607.61	73,571.29	154,619.94	237,212.94	346,836.84	
26 Egreso de Operaciones	133,599.36	31,640.31	63,782.51	94,376.13	131,017.80	37,418.77	76,631.67	117,354.01	160,034.92	



Primer Banco del Istmo, S.A. BANISTMO
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2003			2004				2005			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4		
27 Ingreso Neto de Intereses	113,700.89	29,660.13	62,851.66	100,737.57	141,589.82	36,152.52	77,988.27	119,858.93	186,801.92		
28 Otros Ingresos	54,923.67	16,718.76	32,536.56	42,819.79	66,876.78	11,700.41	28,638.97	40,950.53	58,803.11		
29 Ingreso de Operaciones	168,624.56	46,378.90	95,388.22	143,557.36	208,466.59	47,852.93	106,627.24	160,809.46	245,605.03		
30 Egresos Generales	71,539.95	16,158.03	35,241.47	52,218.32	77,378.96	18,970.02	41,178.98	61,681.36	83,109.70		
31 Utilidad Antes de Provisiones	97,084.61	30,220.86	60,146.74	91,339.04	131,087.64	28,882.91	65,448.26	99,128.10	162,495.33		
32 Utilidad del Periodo	78,928.37	24,125.06	46,984.54	73,657.60	103,634.81	24,131.68	55,500.73	81,862.98	128,549.34		
33 CALIDAD DE ACTIVOS											
34 Total de Préstamos Vencidos	25,391.45	24,265.43	18,885.45	22,007.18	12,037.19	23,873.16	42,611.14	40,628.86	61,542.92		
35 Total Provisiones Para Préstamos	38,058.22	39,738.45	39,879.82	43,238.84	34,740.35	34,197.06	29,642.50	28,939.71	44,160.18		
36 Préstamos Vencidos / Préstamos Totales (%)	1.18	1.14	0.92	1.06	0.57	1.11	1.95	1.81	2.61		
37 Provisiones / Préstamos Vencidos (%)	149.89	163.77	211.17	196.48	288.61	143.24	69.57	71.23	71.76		
38 Provisiones Para Préstamos / Préstamos Totales (%)	1.77	1.86	1.93	2.08	1.65	1.59	1.36	1.29	1.88		
39 RAZONES DE CAPITAL											
40 Patrimonio / Activos Totales (%)	12.59	12.95	12.88	12.99	12.82	13.29	13.57	14.29	14.64		
41 Patrimonio / Activos Generadores de Ing. (%)	15.92	16.12	16.79	17.43	17.91	18.30	17.98	18.03	18.43		
42 Patrimonio / Préstamos Totales (%)	22.41	23.41	25.29	26.17	27.37	28.03	28.98	29.35	29.86		
43 LIQUIDEZ											
44 Activos Líquidos / Total de Depósitos (%)	20.49	18.29	23.74	26.79	36.18	33.06	29.28	19.13	12.12		
45 Activos Líquidos / Activos Totales (%)	12.93	11.34	14.56	16.55	20.85	18.75	16.15	12.32	7.72		
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	56.85	58.64	65.77	67.06	79.07	77.51	81.24	66.64	59.81		
47 RENTABILIDAD											
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.83	3.39	3.31	3.44	3.32	3.02	3.35	3.23	3.66		
49 Utilidad Neta / Total de Activos (Promedio) (%)	2.20	2.68	2.53	2.59	2.49	2.30	2.55	2.48	2.77		
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	17.35	20.47	19.26	19.39	19.62	17.51	19.22	18.17	20.12		
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.87	8.61	8.92	9.12	8.75	9.21	9.33	9.35	9.88		
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.79	4.45	4.49	4.41	4.20	4.68	4.62	4.62	4.56		



Primer Banco del Istmo, S.A. BANISTMO
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2003			2004			2005			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.08	4.17	4.43	4.71	4.54	4.52	4.71	4.72	5.32	
54 Egresos Generales / Ingresos de Operaciones (%)	42.43	34.84	36.95	36.37	37.12	39.64	38.62	38.36	33.84	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.97	2.35	2.29	2.00	2.15	1.46	1.73	1.61	1.67	
56 PRODUCTIVIDAD										
57 Número de Empleados	1,452.00	1,432.00	1,446.00	1,460.00	1,466.00	1,499.00	1,550.00	1,557.00	1,561.00	
58 Número de Sucursales	41.00	41.00	41.00	41.00	0.00	0.00	0.00	0.00	0.00	
59 Préstamos / Empleados	1,478.61	1,492.34	1,425.57	1,423.79	1,433.57	1,433.04	1,410.48	1,439.44	1,507.68	
60 Depósitos Totales / Empleados	1,660.21	1,672.76	1,716.33	1,771.42	1,764.28	1,713.93	1,661.18	1,902.93	1,958.76	
61 Utilidad Neta / Empleados	54.36	16.85	32.49	50.45	70.69	16.10	35.81	52.58	82.35	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	14.41	15.81	19.79	23.74	17.44	17.25	15.39	9.95	6.98	
64 Préstamos (%)	24.20	29.71	26.30	28.91	-2.11	0.52	6.06	7.82	11.98	
65 Locales (%)	21.26	28.69	23.84	26.77	-1.46	-1.36	4.02	5.28	7.95	
66 Extranjeros (%)	205.44	59.29	161.72	147.08	-18.14	44.20	58.99	79.85	130.74	
67 Depósitos (%)	5.58	7.72	14.02	20.64	7.29	7.26	3.75	14.56	18.22	
68 Locales (%)	1.51	4.13	9.20	14.05	6.42	6.67	3.09	3.01	7.94	
69 Extranjeros (%)	110.56	95.14	147.23	245.39	18.18	14.92	11.77	144.60	133.27	
70 Patrimonio (%)	12.25	13.07	14.74	15.92	19.52	20.34	21.54	20.92	22.17	
71 Utilidad Neta (%)	29.54	32.71	22.54	11.52	31.30	0.03	18.13	11.14	24.04	