



Fecha: 14 de Marzo de 2005

PRIMER BANCO DEL ISTMO, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	357,956,487.00	318,466,759.00	338,021,803.00	441,397,647.00	622,983,017.00
Depósitos Internos en Bancos	170,190,484.00	199,006,103.00	195,583,679.00	171,868,824.00	-132,020,010.00
A la Vista	94,144,441.00	79,562,479.00	59,803,417.00	82,295,218.00	101,135,612.00
A Plazo	76,046,043.00	119,443,624.00	135,780,262.00	89,573,606.00	-233,155,622.00
Depósitos Externos en Bancos	147,938,220.00	94,245,532.00	115,783,613.00	215,706,375.00	687,640,408.00
A la Vista	78,000,893.00	48,497,359.00	76,999,999.00	158,812,085.00	240,508,181.00
A Plazo	69,937,327.00	45,748,173.00	38,783,614.00	56,894,290.00	447,132,227.00
Otros	39,827,783.00	25,215,124.00	26,654,511.00	53,822,448.00	67,362,619.00
CARTERA CREDITICIA NETA	2,875,951,772.00	2,871,295,540.00	2,967,204,071.00	3,435,832,163.00	3,876,598,387.00
Interna	2,096,051,683.00	2,209,014,268.00	2,033,897,639.00	2,151,503,448.00	2,155,168,657.00
Externa	844,999,116.00	727,951,048.00	1,001,589,164.00	1,371,647,163.00	1,812,408,819.00
Menos Provisiones	65,099,027.00	65,669,776.00	68,282,732.00	87,318,448.00	90,979,089.00
Interna	47,556,123.00	47,789,974.00	48,891,554.00	52,469,824.00	43,466,654.00
Externa	17,542,904.00	17,879,802.00	19,391,178.00	34,848,624.00	47,512,435.00
INVERSIONES EN VALORES NETA	742,291,945.00	838,206,722.00	945,767,367.00	996,998,706.00	1,010,182,295.00
Internas	621,766,030.00	709,998,724.00	789,732,183.00	715,878,766.00	783,357,235.00
Externas	120,525,915.00	128,207,998.00	156,035,184.00	281,119,940.00	226,825,060.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	549,102,851.00	611,511,819.00	602,433,109.00	703,962,431.00	725,284,611.00
Internos	363,574,708.00	423,461,481.00	408,586,873.00	381,858,509.00	371,102,244.00



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Externos	185,528,143.00	188,050,338.00	193,846,236.00	322,103,922.00	354,182,367.00
ACTIVO TOTAL NETO	4,525,303,055.00	4,639,480,840.00	4,853,426,350.00	5,578,190,947.00	6,235,048,310.00
DEPOSITOS	2,869,400,551.00	2,891,133,749.00	3,023,331,180.00	3,547,546,258.00	3,937,226,010.00
Internos	2,334,010,767.00	2,332,544,346.00	2,435,503,162.00	2,501,907,303.00	2,506,544,114.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	2,255,724,259.00	2,257,089,898.00	2,337,586,516.00	2,398,185,014.00	2,429,996,136.00
A la Vista	226,243,958.00	230,005,836.00	255,779,843.00	269,028,882.00	295,622,994.00
A Plazo	1,604,035,176.00	1,586,443,145.00	1,621,297,703.00	1,662,740,641.00	1,662,040,132.00
De Ahorros	425,445,125.00	440,640,917.00	460,508,970.00	466,415,491.00	472,333,010.00
De Bancos	78,286,508.00	75,454,448.00	97,916,646.00	103,722,289.00	76,547,978.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	78,286,508.00	75,454,448.00	97,916,646.00	103,722,289.00	76,547,978.00
Externos	535,389,784.00	558,589,403.00	587,828,018.00	1,045,638,955.00	1,430,681,896.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	515,252,096.00	532,067,212.00	562,098,610.00	1,020,889,898.00	1,397,894,741.00
A la Vista	125,010,679.00	145,620,453.00	137,326,382.00	224,263,541.00	299,766,176.00
A Plazo	303,623,283.00	309,031,275.00	335,657,476.00	474,060,047.00	704,580,142.00
De Ahorros	86,618,134.00	77,415,484.00	89,114,752.00	322,566,310.00	393,548,423.00
De Bancos	20,137,688.00	26,522,191.00	25,729,408.00	24,749,057.00	32,787,155.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	20,137,688.00	26,522,191.00	25,729,408.00	24,749,057.00	32,787,155.00
OBLIGACIONES	1,044,639,920.00	1,067,225,739.00	1,137,688,232.00	1,227,528,706.00	1,509,247,884.00



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Internas	705,672,253.00	755,980,161.00	824,371,988.00	811,084,872.00	886,704,152.00
Externas	338,967,667.00	311,245,578.00	313,316,244.00	416,443,834.00	622,543,732.00
OTROS PASIVOS	130,881,260.00	184,083,338.00	173,850,110.00	250,102,104.00	213,198,990.00
Internos	103,251,442.00	150,811,196.00	134,687,608.00	164,382,269.00	116,550,552.00
Externos	27,629,818.00	33,272,142.00	39,162,502.00	85,719,835.00	96,648,438.00
PATRIMONIO	480,381,324.00	497,038,014.00	518,556,828.00	553,013,879.00	575,375,426.00
Capital	381,084,110.00	392,355,613.00	401,006,882.00	422,723,775.00	415,467,117.00
Reservas de Capital	4,791,193.00	5,489,749.00	5,489,749.00	4,796,156.00	7,048,343.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	106,021,716.00	106,260,310.00	126,462,685.00	136,297,899.00	166,063,926.00
Gan/Perd en Inv. Dis. para la Venta	-11,515,695.00	-7,067,658.00	-14,402,488.00	-10,803,951.00	-13,203,960.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	4,525,303,055.00	4,639,480,840.00	4,853,426,350.00	5,578,190,947.00	6,235,048,310.00