



Fecha: 14 de Marzo de 2005

**PRIMER BANCO DEL ISTMO, S.A.**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**(En Balboas)**

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>INGRESO POR INTERESES</b>	-309,911,987.00	79,202,046.00	162,567,351.00	257,660,130.00	360,941,576.00
Préstamos	-276,573,284.00	69,782,555.00	143,315,805.00	226,262,165.00	316,049,658.00
Depósitos	-2,775,303.00	561,722.00	1,623,602.00	2,491,704.00	3,910,434.00
Inversiones	-30,563,400.00	8,857,769.00	17,627,944.00	28,906,261.00	40,981,484.00
Arrendamientos	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	0.00	0.00	0.00
<b>EGRESOS DE OPERACIONES</b>	165,488,380.00	38,643,598.00	77,794,388.00	124,801,110.00	177,584,763.00
Intereses Pagados	154,286,254.00	35,568,505.00	71,591,186.00	115,109,424.00	165,369,769.00
Comisiones	11,202,126.00	3,075,093.00	6,203,202.00	9,691,686.00	12,214,994.00
<b>INGRESO NETO DE INTERESES</b>	-475,400,367.00	40,558,448.00	84,772,963.00	132,859,020.00	183,356,813.00
<b>OTROS INGRESOS</b>	-59,415,975.00	16,407,828.00	29,226,321.00	47,753,928.00	83,213,545.00
Comisiones	-30,503,929.00	8,394,670.00	16,595,351.00	27,244,632.00	41,484,334.00
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	-28,912,046.00	8,013,158.00	12,630,970.00	20,509,296.00	41,729,211.00
<b>INGRESOS DE OPERACIONES</b>	-534,816,342.00	56,966,276.00	113,999,284.00	180,612,948.00	266,570,358.00
<b>EGRESOS GENERALES</b>	112,284,371.00	27,980,081.00	51,692,332.00	85,051,540.00	129,051,988.00
Gastos Administrativos	49,721,441.00	14,285,977.00	26,335,163.00	38,787,792.00	57,162,832.00
Gastos Generales	9,783,623.00	2,259,548.00	5,214,842.00	9,495,254.00	13,934,995.00
G. de Depreciación	9,993,815.00	2,367,430.00	4,700,045.00	8,038,335.00	12,191,071.00
Otros Gastos	42,785,492.00	9,067,126.00	15,442,282.00	28,730,159.00	45,763,090.00
<b>UTILIDADES ANTES DE PROVISIONES</b>	-647,100,713.00	28,986,195.00	62,306,952.00	95,561,408.00	137,518,370.00
<b>CUENTAS MALAS</b>	17,444,930.00	6,412,168.00	15,725,666.00	22,034,246.00	35,150,310.00



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Descripcion	2003		2004		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	-664,545,643.00	22,574,027.00	46,581,286.00	73,527,162.00	102,368,060.00