



**Primer Banco del Istmo, S.A.**  
**BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003**

(En Balboas)

Descripcion	2002				2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
<b>ACTIVOS LIQUIDOS</b>	-7,979,355.81	-1.59	502,891,361.93	457,263,303.25	439,290,220.63	437,070,174.77	423,634,660.49	447,685,126.54	453,637,395.72	376,142,836.45	364,016,078.73	410,193,069.10	421,820,255.30	528,420,585.23	494,912,006.12	
Depositos Locales en Bancos	-6,244,226.30	-9.47	65,932,087.57	43,708,039.38	34,076,024.84	38,859,960.41	33,401,108.39	35,758,007.71	42,231,214.93	43,699,514.63	45,653,465.60	52,479,518.48	52,881,126.93	74,603,967.52	59,687,861.27	
A la Vista	7,784,542.85	31.88	24,421,726.42	18,284,639.07	19,154,518.89	18,245,100.97	18,788,464.48	16,196,095.69	18,671,545.25	19,142,102.94	20,820,579.98	19,829,652.01	16,247,186.45	20,290,145.97	32,206,269.27	
A Plazo	-14,028,769.15	-33.80	41,510,361.15	25,423,400.31	14,921,505.95	20,614,859.44	14,612,643.91	19,561,912.02	23,559,669.68	24,557,411.69	24,832,885.62	32,649,866.47	36,633,940.48	54,313,821.55	27,481,592.00	
Depositos Extranjeros en Bancos	-10,253,836.92	-2.58	397,567,613.67	384,633,344.58	368,467,084.39	369,908,503.41	350,486,869.45	369,051,055.28	380,651,663.74	298,980,328.28	281,326,250.17	320,919,140.64	336,531,998.99	378,787,666.24	387,313,776.75	
A la Vista	47,506,661.46	213.60	22,240,894.88	21,988,222.78	31,379,894.66	22,967,283.99	28,033,933.21	28,913,832.95	34,087,538.75	12,292,559.30	18,635,336.72	11,833,541.49	63,822,849.50	70,210,202.68	69,747,556.34	
A Plazo	-57,760,498.38	-15.39	375,326,718.79	362,645,121.80	337,087,189.73	346,941,219.42	322,452,936.24	340,137,222.33	346,564,124.99	286,687,768.98	262,690,913.45	309,085,599.15	272,709,149.49	308,577,463.56	317,566,220.41	
Otros	8,518,707.41	21.63	39,391,660.69	28,921,919.29	36,747,111.40	28,301,710.95	39,746,682.65	42,876,063.55	30,754,517.05	33,462,993.54	37,036,362.96	36,794,409.98	32,407,129.38	75,028,951.47	47,910,368.10	
<b>CARTERA CREDITICIA</b>	289,618,307.35	16.75	1,728,610,574.55	1,629,892,990.49	1,626,428,301.74	1,647,489,614.17	1,623,489,185.42	1,626,776,671.73	1,632,076,035.76	1,629,117,104.85	1,619,538,282.64	1,612,579,069.51	1,631,879,129.11	1,946,990,061.78	2,018,228,881.90	
Locales	234,407,645.62	13.78	1,700,971,408.35	1,601,039,153.52	1,596,622,045.36	1,592,111,345.96	1,593,809,105.62	1,597,106,648.67	1,602,894,452.98	1,600,128,650.29	1,590,664,069.67	1,583,933,916.79	1,601,448,414.62	1,867,036,315.54	1,935,379,053.97	
Extranjero	55,210,661.73	199.76	27,639,166.20	28,853,836.97	29,806,256.38	55,378,268.21	29,680,079.80	29,670,023.06	29,181,582.78	28,988,454.56	28,874,212.97	28,645,152.72	30,430,714.49	79,953,746.24	82,849,827.93	
<b>INVERSIONES EN VALORES</b>	186,226,235.52	22.65	822,164,968.18	915,053,602.46	929,869,766.05	942,643,407.54	948,467,898.64	960,081,451.42	941,272,217.67	955,775,679.08	995,094,605.01	974,878,335.88	1,021,954,717.53	1,017,285,874.48	1,008,391,203.70	
Locales	19,522,299.37	5.61	348,259,503.38	419,448,272.95	419,017,990.29	421,349,646.25	424,449,553.71	431,773,929.63	431,727,326.58	440,625,730.04	425,633,226.20	425,921,650.64	395,135,371.04	367,781,802.75		
Extranjero	166,703,936.15	35.18	473,905,464.80	495,605,329.51	510,851,775.76	521,293,761.29	524,018,344.93	528,307,521.79	509,544,891.09	522,872,193.51	554,468,874.97	549,245,109.68	596,033,066.89	622,150,503.44	640,609,400.95	
<b>OTROS ACTIVOS</b>	17,783,674.31	6.22	286,070,934.03	296,257,143.32	296,809,114.36	309,517,835.61	307,633,806.67	316,154,889.07	350,577,748.74	383,020,282.55	377,201,638.39	385,484,811.04	313,672,799.98	326,953,416.12	303,854,608.34	
Locales	18,571,974.95	6.65	279,442,886.26	289,759,584.16	290,275,982.98	303,163,387.81	300,587,443.70	307,864,502.30	343,067,209.97	350,496,794.07	353,436,210.72	355,747,652.09	308,104,613.49	320,433,082.90	298,014,861.21	
Extranjero	-788,300.64	-11.89	6,628,047.77	6,497,559.16	6,533,131.38	6,354,447.80	7,046,362.97	8,290,386.77	7,510,538.77	32,523,488.48	23,765,427.67	29,737,158.95	5,568,186.49	6,520,333.22	5,839,747.13	
<b>TOTAL DE ACTIVOS</b>	485,648,861.37	14.54	3,339,737,838.69	3,298,467,039.52	3,292,397,402.78	3,336,721,032.09	3,303,225,551.22	3,350,698,138.76	3,377,563,397.89	3,344,055,902.93	3,355,850,604.77	3,383,135,285.53	3,389,326,901.92	3,819,649,937.61	3,825,386,700.06	
<b>DEPOSITOS</b>	128,369,648.62	5.62	2,283,192,460.32	2,263,203,113.19	2,221,333,880.86	2,223,800,402.43	2,176,627,983.14	2,181,104,721.92	2,176,555,270.18	2,170,159,978.30	2,168,724,844.18	2,143,764,551.23	2,140,616,921.79	2,406,166,616.52	2,411,562,108.94	
Locales	33,230,478.34	1.51	2,197,979,491.64	2,181,377,561.60	2,142,053,839.92	2,136,219,351.91	2,109,075,303.55	2,113,386,757.63	2,100,544,549.16	2,104,765,243.55	2,105,298,613.71	2,082,653,204.85	2,076,511,295.69	2,222,269,595.95	2,231,209,969.98	
De Particulares	56,069,458.65	2.68	2,090,146,926.89	2,082,847,665.12	2,050,226,464.08	2,038,197,690.54	2,023,528,685.33	2,027,349,456.22	2,013,739,726.27	2,016,392,066.35	2,028,356,148.79	1,998,852,074.81	2,002,924,270.78	2,140,741,972.00	2,146,216,385.54	
A la Vista	48,814,631.28	26.16	186,623,532.91	186,114,911.55	174,613,649.14	187,553,025.74	178,704,213.75	181,585,023.42	174,876,845.46	178,290,460.08	187,059,899.33	186,462,508.29	192,070,851.11	226,010,005.86	235,438,164.19	
A Plazo	-30,421,792.90	-2.00	1,521,325,618.30	1,506,341,608.09	1,496,211,874.94	1,473,686,209.46	1,457,269,385.87	1,453,208,296.38	1,437,906,227.08	1,433,985,392.52	1,436,644,433.23	1,414,825,007.92	1,413,846,325.30	1,506,942,392.45	1,490,903,825.40	
De Ahorros	37,676,620.27	9.86	382,197,775.68	390,391,145.48	379,400,940.00	376,958,455.34	387,555,085.71	392,556,136.42	400,956,653.73	404,116,213.75	404,651,816.23	397,564,558.60	397,007,094.37	407,789,573.69	419,874,395.95	
De Bancos	-22,838,980.31	-21.18	107,832,564.75	98,529,896.48	91,827,375.84	98,021,661.37	85,546,618.22	86,037,301.41	86,804,822.89	88,373,177.20	76,942,464.92	83,801,130.04	73,587,024.91	81,527,623.95	84,993,584.44	
A la Vista	-247,654.36	-3.28	7,552,312.04	8,502,156.66	8,515,880.92	9,226,216.06	9,163,176.80	8,342,351.27	9,152,321.42	8,657,279.79	8,341,595.76	10,019,882.58	8,261,583.08	9,461,918.61	7,304,657.68	
A Plazo	-22,591,325.95	-22.53	100,280,252.71	90,027,739.82	83,311,494.92	88,795,445.31	76,383,441.42	77,694,950.14	77,652,501.47	79,715,897.41	68,600,869.16	73,781,247.46	65,325,441.83	72,065,705.34	77,688,926.76	
Extranjero	95,139,170.28	111.65	85,212,968.68	81,825,551.59	79,280,040.94	87,581,050.52	67,552,679.59	67,717,964.29	76,010,721.02	65,394,734.75	63,426,230.47	61,111,346.38	64,105,626.10	183,897,020.57	180,352,138.96	
De Particulares	112,485,687.06	296.22	37,973,111.24	38,483,351.21	37,622,955.18	36,872,472.36	27,455,238.96	30,509,954.17	30,300,628.59	29,865,489.66	31,272,143.27	31,720,524.30	31,828,100.57	151,837,112.30	150,458,798.30	
A la Vista	7,139,719.29	105.26	6,782,640.11	7,118,499.87	7,152,054.68	7,427,888.90	2,082,335.43	3,100,805.86	3,036,339.40	3,089,260.91	3,115,071.69	4,353,897.60	4,309,333.12	18,979,371.40	13,922,359.40	
A Plazo	99,261,345.44	382.96	25,919,777.78	26,099,492.09	25,434,599.10	24,491,792.24	20,183,837.54	21,966,605.65	21,999,227.03	21,974,146.64	24,375,711.78	23,893,282.03	23,971,266.84	121,903,256.58	125,181,123.22	
De Ahorro	6,084,622.33	115.44	5,270,693.35	5,265,359.25	5,036,301.40	4,952,791.22	5,189,065.99	5,442,542.66	5,265,062.16	4,802,082.11	3,781,359.80	3,473,344.67	3,547,500.61	10,954,484.32	11,355,315.68	
De Bancos	-17,346,516.78	-36.72	47,239,857.44	43,342,200.38	41,657,085.76	50,708,578.16	40,097,440.63	37,208,010.12	45,710,092.43	35,529,245.09	32,154,087.20	29,390,822.08	32,277,525.53	32,059,908.27	29,893,340.66	
A la Vista	-3,522,550.39	-39.71	8,871,243.38	4,339,166.80	8,365,411.56	5,413,418.19	8,572,646.09	5,680,766.03	7,880,368.92	4,703,777.43	7,617,021.58	4,848,756.46	7,734,654.18	5,516,149.42	5,348,692.99	
A Plazo	-13,823,966.39	-36.03	38,368,614.06	39,003,033.58	33,291,674.20	45,295,159.97	31,524,794.54	31,527,244.09	37,829,723.51	30,825,467.66	24,537,065.62	24,542,065.62	24,542,871.35	26,543,758.85	24,544,647.67	
<b>OBLIGACIONES</b>	308,114,132.88	61.92	497,588,349.93	483,506,498.92	510,733,069.43	527,408,883.91	550,087,542.30	578,215,127.84	608,844,181.47	571,267,522.61	580,373,610.16	614,042,377.12	670,002,718.99	794,178,640.25	805,702,482.81	
Locales	63,599,296.32	90.95	69,924,728.27	80,129,179.25	80,023,431.67	92,003,166.64	115,304,780.52	115,165,266.87	125,849,196.31	135,786,524.75	139,444,792.04	146,629,363.20	140,110,252.75	135,963,226.87	133,524,024.59	
Extranjero	244,514,836.56	57.17	427,663,621.66	403,377,319.67	430,709,637.76	435,405,717.27	434,782,761.78	463,049,860.97	482,994,985.16	435,480,997.86	440,928,818.12	467,413,013.92	529,892,466.24	658,215,413.38	672,178,458.22	
<b>OTROS PASIVOS</b>	-8,024,585.51	-6.16	130,223,603.33	119,533,154.76	126,040,164.81	143,044,852.69	138,324,059.92	147,354,487.05	137,860,666.86	148,071,403.95	149,088,163.22	156,074,841.60	111,802,772.76	134,480,228.51	122,199,017.82	



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(En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Extranjero	977,403.64	9.33	10,478,363.81	3,006,361.45	2,208,525.78	2,324,568.99	1,935,208.01	2,476,748.71	2,616,447.06	2,828,174.61	2,155,386.93	9,965,013.65	9,792,725.34	11,484,390.70	11,455,767.45
<b>PATRIMONIO</b>	<b>57,189,665.38</b>	<b>13.34</b>	<b>428,733,425.11</b>	<b>432,224,272.65</b>	<b>434,290,287.68</b>	<b>442,466,893.06</b>	<b>438,185,965.86</b>	<b>444,023,801.95</b>	<b>454,303,279.38</b>	<b>454,556,998.07</b>	<b>457,663,987.21</b>	<b>469,253,515.58</b>	<b>466,904,488.38</b>	<b>484,824,452.33</b>	<b>485,923,090.49</b>
Capital	4,710,666.00	1.25	377,849,530.73	377,849,530.73	377,849,530.73	379,693,230.73	375,286,365.64	375,242,018.14	377,992,018.14	377,992,018.14	381,317,094.23	381,317,094.23	381,317,094.23	381,338,244.23	382,560,196.73
Otras Reservas	-2,114,967.48	29.20	-7,242,850.52	-7,238,332.92	-5,205,667.49	-5,377,982.06	-4,344,355.97	-2,077,248.44	-3,463,136.61	-7,005,590.37	-8,548,539.99	-7,290,830.12	-8,437,102.85	-8,109,815.50	-9,357,818.00
Utilidad de Periodos Anteriores	33,421,188.49	-1,192.89	-2,801,693.04	54,995,088.01	49,974,041.39	49,973,078.89	44,146,417.51	41,431,472.45	41,431,472.45	35,246,702.07	29,176,846.46	29,176,846.46	23,376,395.78	34,477,796.41	30,619,495.45
Utilidad de Periodo	21,172,778.37	34.75	60,928,437.94	6,617,986.83	11,672,383.05	18,178,565.50	23,097,538.68	29,427,559.80	38,342,925.40	48,323,868.23	55,718,586.51	66,050,405.01	70,648,101.22	77,118,227.19	82,101,216.31
<b>PASIVO Y PATRIMONIO</b>	<b>485,648,861.37</b>	<b>14.54</b>	<b>3,339,737,838.69</b>	<b>3,298,467,039.52</b>	<b>3,292,397,402.78</b>	<b>3,336,721,032.09</b>	<b>3,303,225,551.22</b>	<b>3,350,698,138.76</b>	<b>3,377,563,397.89</b>	<b>3,344,055,902.93</b>	<b>3,355,850,604.77</b>	<b>3,383,135,285.53</b>	<b>3,389,326,901.92</b>	<b>3,819,649,937.61</b>	<b>3,825,386,700.06</b>