



ESTADO DE RESULTADO
Primer Banco del Istmo, S.A.
ENERO - DICIEMBRE 2003
(En Balboas)

Descripcion	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	19,821,978.56	17,711,720.05	19,897,739.78	57,431,438.39	18,083,439.17	19,054,702.71	20,784,370.04	57,922,511.92	22,522,516.49	19,140,514.84	19,706,613.05	61,369,644.38	18,699,320.04	31,125,502.31	20,313,646.72	70,138,469.07	246,862,063.76
Préstamos	12,868,861.17	11,677,347.34	12,684,180.98	37,230,389.49	12,059,384.18	12,055,096.03	11,929,248.55	36,043,728.76	12,061,719.75	12,056,511.92	11,705,709.93	35,823,941.60	11,896,745.41	31,891,980.96	13,905,273.43	57,693,999.80	166,792,059.65
Depósitos	1,549,928.08	1,388,316.16	1,498,646.77	4,436,891.01	1,442,990.47	1,410,763.03	1,334,668.42	4,188,421.92	557,062.52	517,807.13	466,770.43	1,541,640.08	506,520.24	474,410.95	515,776.36	1,496,707.55	11,663,660.56
Inversiones	5,403,189.31	4,646,056.55	5,714,912.03	15,764,157.89	4,581,064.52	5,588,843.65	7,520,463.07	17,690,361.24	9,903,734.22	6,566,195.79	7,468,435.56	23,938,365.57	6,296,054.39	-1,269,103.69	5,892,596.93	10,919,547.63	68,312,432.33
Otros Ingresos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65,697.13	65,697.13	0.00	28,214.09	0.00	28,214.09	93,911.22
Egresos de Operaciones	11,309,264.48	10,507,034.38	11,228,228.69	33,044,527.55	10,797,103.36	10,798,030.30	10,446,636.29	32,041,769.95	10,737,696.81	10,272,287.70	9,875,593.25	30,885,577.76	10,162,089.99	15,756,742.49	11,708,652.50	37,627,484.98	133,599,360.24
Intereses Pagados	10,127,948.18	9,071,841.80	9,749,624.12	28,949,414.10	9,277,987.08	9,277,734.61	9,009,293.30	27,565,014.99	9,122,477.29	8,801,073.28	8,383,666.96	26,307,217.53	8,567,326.90	13,972,983.62	9,304,623.60	31,844,934.12	114,666,580.74
Comisiones	1,181,316.30	1,435,192.58	1,478,604.57	4,095,113.45	1,519,116.28	1,520,295.69	1,437,342.99	4,476,754.96	1,615,219.52	1,471,214.42	1,491,926.29	4,578,360.23	1,594,763.09	1,783,758.87	2,404,028.90	5,782,550.86	18,932,779.50
Ingreso Neto de Intereses	8,512,714.08	7,204,685.67	8,669,511.09	24,386,910.84	7,286,335.81	8,256,672.41	10,337,733.75	25,880,741.97	11,784,819.68	8,868,227.14	9,831,019.80	30,484,066.62	8,537,230.05	15,368,759.82	8,604,994.22	32,510,984.09	113,262,703.52
Otros Ingresos	4,078,450.35	3,618,619.36	3,593,059.29	11,290,129.00	3,219,211.78	3,772,848.88	6,227,619.15	13,219,679.81	3,794,576.31	4,040,470.35	5,904,620.19	13,739,666.85	4,073,918.44	6,396,134.94	6,107,645.72	16,577,699.10	54,827,174.76
Comisiones	2,789,626.50	2,536,255.78	2,656,350.92	7,982,233.20	2,691,359.80	3,110,409.96	2,993,723.50	8,795,493.26	2,976,129.28	2,618,008.68	2,843,283.65	8,437,421.61	3,439,016.66	5,064,082.25	3,829,910.62	12,333,009.53	37,548,157.60
Operaciones con Divisas	6,568.08	15,238.97	-9,728.98	12,078.07	1,710.31	49,622.34	7,566.34	58,898.99	7,753.70	64,962.33	-20,525.07	52,190.96	17,426.93	357,074.35	63,732.59	438,233.87	561,401.89
Dividendos	30,916.95	41,759.76	35,730.04	108,406.75	8,210.50	9,866.86	116,466.42	134,543.78	13,732.56	6,047.27	7,396.36	27,176.19	8,446.82	9,992.78	3,270.80	21,710.40	291,837.12
Otros Ingresos	1,251,338.82	1,025,364.85	910,707.31	3,187,410.98	517,931.17	602,949.72	3,109,862.89	4,230,743.78	796,960.77	1,351,452.07	3,074,465.25	5,222,878.09	609,028.03	964,985.56	2,210,731.71	3,784,745.30	16,425,778.15
Ingresos de Operaciones	12,591,164.43	10,823,305.03	12,262,570.38	35,677,039.84	10,505,547.59	12,029,521.29	16,565,352.90	39,100,421.78	15,579,395.99	12,908,697.49	15,735,639.99	44,223,733.47	12,611,148.49	21,764,894.76	14,712,639.94	49,088,683.19	168,089,878.28
Egresos Generales	5,223,177.60	5,015,120.86	5,006,387.93	15,244,686.39	4,836,574.41	4,949,500.17	5,899,987.30	15,686,061.88	4,803,203.72	4,741,443.72	4,370,488.12	13,915,135.56	4,996,054.43	11,294,768.83	6,695,715.65	22,986,538.91	67,832,422.74
Gastos Administrativos	2,050,185.80	1,959,047.92	2,043,738.79	6,052,972.51	2,040,559.60	2,146,280.58	2,089,742.94	6,276,583.12	2,151,019.62	2,149,426.91	1,852,840.05	6,153,286.58	2,165,988.68	5,077,465.84	3,031,561.34	10,275,015.86	28,757,858.07
Gastos Generales	1,249,771.88	1,162,049.87	1,218,724.44	3,630,546.19	1,053,202.74	1,262,782.42	1,454,780.42	3,770,765.58	1,044,561.99	1,101,862.09	1,119,056.39	3,265,480.47	1,408,642.13	3,715,104.06	2,050,951.23	7,174,697.42	17,841,489.66
Gastos de Depreciación	765,317.60	765,277.27	771,176.20	2,301,771.07	792,573.87	796,191.59	847,806.71	2,436,572.17	773,145.85	774,804.63	771,140.30	2,319,090.78	765,765.05	1,607,919.86	730,875.80	3,104,560.71	10,161,994.73
Otros Gastos	1,157,902.32	1,128,745.80	972,748.50	3,259,396.62	950,238.20	744,245.58	1,507,657.23	3,202,141.01	834,476.26	715,350.09	627,451.38	2,177,277.73	655,658.57	894,279.07	882,327.28	2,432,264.92	11,071,080.28
Utilidad antes de Provisiones	7,367,986.83	5,808,184.17	7,256,182.45	20,432,353.45	5,668,973.18	7,080,021.12	10,665,365.60	23,414,359.90	10,776,192.27	8,167,253.77	11,365,151.87	30,308,597.91	7,615,094.06	10,470,125.93	8,016,924.29	26,102,144.28	100,257,455.54
Provisiones por Cuentas Malas	750,000.00	753,787.95	750,000.00	2,253,787.95	750,000.00	750,000.00	1,750,000.00	3,250,000.00	795,249.43	772,535.49	1,033,333.37	2,601,118.29	3,017,397.85	4,000,000.00	3,033,935.17	10,051,333.02	18,156,239.26
Utilidad del Periodo	6,617,986.83	5,054,396.22	6,506,182.45	18,178,565.50	4,918,973.18	6,330,021.12	8,915,365.60	20,164,359.90	9,980,942.84	7,394,718.28	10,331,818.50	27,707,479.62	4,597,696.21	6,470,125.93	4,982,989.12	16,050,811.26	82,101,216.28