



Banco Mercantil del Istmo, S.A.
BALANCE DE SITUACION DE Diciembre 2001 Y 2002

Date: 2/05/03

Descripcion	Absoluto	%	2002												
			12	1	2	3	4	5	6	7	8	9	10	11	12
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-5.226.305,28	-8,12	64.324.564,16	32.165.741,82	33.761.953,62	33.866.999,89	29.012.541,93	22.916.198,61	23.843.180,54	25.694.086,11	29.399.708,35	23.190.655,23	20.012.183,48	22.495.207,50	59.098.258,88
Depositos Locales en Bancos	-33.213.869,72	-88,84	37.385.410,32	10.738.679,99	11.049.352,29	11.705.352,26	8.392.549,08	3.916.002,80	5.134.504,18	3.476.354,29	5.580.960,99	2.933.397,72	2.863.305,80	4.422.488,83	4.171.540,60
A la Vista	-2.106.172,50	-33,55	6.277.713,10	6.141.241,62	6.655.054,58	4.406.492,26	3.586.073,45	3.599.802,80	5.134.504,18	3.476.354,29	4.580.960,99	2.933.397,72	2.863.305,80	4.422.488,83	4.171.540,60
A Plazo	-31.107.697,22	-100,00	31.107.697,22	4.597.438,37	4.394.297,71	7.298.860,00	4.806.475,63	316.200,00	0,00	0,00	1.000.000,00	0,00	0,00	0,00	0,00
Depositos Extranjeros en Bancos	26.942.573,85	149,30	18.045.708,95	16.756.454,61	18.478.122,75	19.314.502,93	17.111.780,13	15.521.060,31	15.653.928,82	18.567.213,61	19.179.093,89	15.711.836,92	13.438.852,02	14.545.587,88	44.988.282,80
A la Vista	-2.432.180,32	-19,82	12.273.222,07	8.098.616,20	6.078.405,16	5.137.050,18	5.383.798,83	3.819.136,40	4.167.744,82	5.878.771,56	4.829.235,52	4.198.191,91	3.832.055,36	4.649.018,23	9.841.041,75
A Plazo	29.374.754,17	508,88	5.772.486,88	8.657.838,41	12.399.717,59	14.177.452,75	11.727.981,30	11.701.923,91	11.486.184,00	12.688.442,05	14.349.858,37	11.513.645,01	9.606.796,66	9.896.569,65	35.147.241,05
Otros	1.044.990,59	11,75	8.893.444,89	4.670.607,22	4.234.478,58	2.847.144,70	3.508.212,72	3.479.135,50	3.054.747,54	3.650.518,21	4.639.653,47	4.545.420,59	3.710.025,66	3.527.130,79	9.938.435,48
CARTERA CREDITICIA	-21.578.184,66	-6,90	312.547.577,03	300.660.978,01	297.888.227,83	299.209.603,85	304.842.459,72	307.670.305,47	306.422.212,53	311.235.074,21	303.790.703,75	298.584.326,86	308.883.493,96	305.603.707,75	290.969.392,37
Locales	-9.242.200,67	-3,73	247.564.101,16	236.778.445,15	234.538.682,39	237.013.311,12	243.761.125,72	247.696.390,88	246.474.444,25	254.058.425,31	252.397.108,58	250.010.134,06	257.556.896,77	253.822.953,93	238.321.900,49
Extranjero	-12.335.983,99	-18,98	64.983.475,87	63.882.532,86	63.349.545,44	62.196.292,73	61.081.334,00	59.973.914,59	59.947.768,28	57.176.648,90	51.393.595,17	48.574.192,80	51.326.597,19	51.780.753,82	52.647.491,88
INVERSIONES EN VALORES	2.872.488,46	21,76	13.198.827,43	12.903.488,87	12.658.300,44	12.682.692,48	12.530.912,61	12.216.617,91	11.920.492,51	11.934.480,35	8.881.516,55	14.065.146,03	13.662.741,31	13.602.333,01	16.071.315,89
Locales	2.872.488,46	22,06	13.020.827,43	12.725.488,87	12.480.300,44	12.504.692,48	12.352.912,61	12.038.617,91	11.742.492,51	11.756.480,35	8.703.516,55	13.887.146,03	13.484.741,31	13.424.333,01	15.893.315,89
Extranjero	0,00	0,00	178.000,00	178.000,00	178.000,00	178.000,00	178.000,00	178.000,00	178.000,00	178.000,00	178.000,00	178.000,00	178.000,00	178.000,00	178.000,00
OTROS ACTIVOS	-7.871.522,65	-15,64	50.322.446,38	48.183.215,99	44.214.503,48	42.338.841,60	42.783.318,02	46.000.125,08	46.304.332,50	49.024.020,60	49.577.419,78	52.042.128,79	58.539.466,15	58.946.199,63	42.450.923,73
Locales	-7.384.765,14	-15,01	49.190.773,06	47.034.573,81	42.852.586,29	41.215.606,37	41.621.236,81	44.865.572,71	45.054.401,10	48.063.950,66	48.611.081,00	51.311.359,16	57.829.281,20	58.099.254,02	41.806.007,92
Extranjero	-486.757,51	-43,01	1.131.673,32	1.148.642,18	1.361.917,19	1.123.235,23	1.162.081,21	1.134.552,37	1.249.931,40	960.069,94	966.338,78	730.769,63	710.184,95	846.945,61	644.915,81
TOTAL DE ACTIVOS	-31.803.524,13	-7,22	440.393.415,00	393.913.424,69	388.522.985,37	388.098.137,82	389.169.232,28	388.803.247,07	388.490.218,08	397.887.661,27	391.649.348,43	387.882.256,91	401.097.884,90	400.647.447,89	408.589.890,87
DEPOSITOS	-38.788.210,74	-11,18	347.007.574,89	297.833.803,89	293.469.087,62	295.544.488,02	292.055.786,96	287.496.545,90	289.268.623,45	294.800.486,80	285.794.547,71	279.095.749,56	282.923.628,45	282.619.464,14	308.219.364,15
Locales	-35.295.874,21	-17,56	201.003.325,71	161.083.623,91	156.436.647,13	154.524.447,00	155.944.074,44	150.328.884,05	148.422.244,38	154.111.183,58	148.072.265,47	142.299.673,41	140.844.855,65	144.473.405,03	165.707.451,50
Oficiales	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
De Particulares	-12.431.169,79	-8,57	145.081.452,67	142.094.366,36	142.580.935,20	144.821.862,12	145.876.667,07	139.876.180,07	138.550.891,64	141.161.669,21	137.067.577,46	131.060.611,54	125.801.597,66	126.092.070,77	132.650.282,88
A la Vista	3.488.761,25	12,27	28.434.071,33	27.816.739,84	26.982.886,16	24.135.149,09	24.079.575,01	22.370.890,77	22.136.862,38	24.934.683,56	23.889.699,06	25.012.398,13	23.691.443,70	24.133.530,84	31.922.832,58
A Plazo	-19.288.211,67	-17,16	112.382.573,61	110.409.950,18	111.365.091,88	116.643.551,16	117.645.453,24	113.049.390,82	111.937.290,60	111.734.241,26	109.000.055,59	101.419.439,90	97.264.933,01	94.299.889,26	93.094.361,94
De Ahorros	3.368.280,63	78,98	4.264.807,73	3.867.676,34	4.232.957,16	4.043.161,87	4.151.638,82	4.455.898,48	4.476.738,66	4.492.744,39	4.177.822,81	4.628.773,51	4.845.220,95	7.658.650,67	7.633.088,36
De Bancos	-22.864.704,42	-40,89	55.921.873,04	18.989.257,55	13.855.711,93	9.702.584,88	10.067.407,37	10.452.703,98	9.871.352,74	12.949.514,37	11.004.688,01	11.239.061,87	15.043.257,99	18.381.334,26	33.057.168,62
A la Vista	-322.751,35	-36,52	883.693,07	1.967.761,48	836.592,22	202.012,59	568.896,24	1.015.274,45	436.009,34	516.276,89	1.303.565,84	1.540.063,83	346.402,86	686.628,98	560.941,72
A Plazo	-22.541.953,07	-40,96	55.038.179,97	17.021.496,07	13.019.119,71	9.500.572,29	9.498.511,13	9.437.429,53	9.435.343,40	12.433.237,48	9.701.122,17	9.698.998,04	14.696.855,13	17.694.705,28	32.496.226,90
Extranjero	-3.492.336,53	-2,39	146.004.249,18	136.750.179,98	137.032.440,49	141.020.041,02	136.111.712,52	137.167.661,85	140.846.379,07	140.689.303,22	137.722.282,24	136.796.076,15	142.078.772,80	138.146.059,11	142.511.912,65
Oficiales	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
De Particulares	6.910.234,64	6,05	114.179.715,72	114.925.646,52	115.207.907,03	119.197.776,99	120.290.948,95	119.761.399,39	123.440.116,61	121.381.359,68	118.414.338,70	117.473.007,17	122.755.703,82	118.724.066,82	121.089.950,36
A la Vista	-842.765,41	-6,67	12.627.740,53	12.975.770,30	13.252.137,01	15.477.356,90	14.088.884,59	12.190.497,14	13.025.257,02	12.516.189,94	12.639.532,05	13.755.919,05	13.943.659,94	14.116.851,92	11.784.975,12
A Plazo	5.993.151,88	6,08	98.526.389,66	98.448.074,65	98.949.360,30	99.867.556,86	102.039.458,62	104.020.489,03	106.898.672,90	105.362.574,50	102.149.279,05	99.757.252,67	104.427.102,78	100.405.303,68	104.519.541,54
De Ahorro	1.759.848,17	58,17	3.025.585,53	3.501.801,57	3.006.409,72	3.852.863,23	4.162.605,74	3.550.413,22	3.516.186,69	3.502.595,24	3.625.527,60	3.959.835,45	4.384.941,10	4.201.911,22	4.785.433,70
De Bancos	-10.402.571,17	-32,69	31.824.533,46	21.824.533,46	21.824.533,46	21.822.264,03	15.820.763,57	17.406.262,46	17.406.262,46	19.307.943,54	19.307.943,54	19.323.068,98	19.323.068,98	19.421.992,29	21.421.962,29
A la Vista	-19.225,73	-87,90	21.871,34	21.871,34	21.871,34	21.871,34	21.871,34	2.675,61	2.675,61	2.675,61	2.675,61	2.675,61	2.675,61	2.675,61	2.645,61
A Plazo	-10.383.345,44	-32,65	31.802.662,12	21.802.662,12	21.802.662,12	21.800.392,69	15.798.892,23	17.403.586,85	17.403.586,85	19.305.267,93	19.305.267,93	19.320.393,37	19.320.393,37	19.419.316,68	21.419.316,68
OBLIGACIONES	8.605.046,41	778,70	1.105.054,08	10.250.491,59	12.360.109,92	10.179.908,42	12.217.144,91	12.054.706,19	10.301.777,41	10.705.916,65	11.574.314,15	10.954.290,37	10.588.033,25	10.117.446,95	9.710.100,49



Banco Mercantil del Istmo, S.A.
BALANCE DE SITUACION DE Diciembre 2001 Y 2002

Date: 2/05/03

Descripcion	Absoluto	%	2002												
			2001	1	2	3	4	5	6	7	8	9	10	11	12
			12	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Locales	0,00	0,00	0,00	0,00	0,00	65.680,39	428.569,83	666.686,65	0,00	0,00	0,00	0,00	1.305,71	0,00	0,00
Extranjero	8.605.046,41	778,70	1.105.054,08	10.250.491,59	12.360.109,92	10.114.228,03	11.788.575,08	11.388.019,54	10.301.777,41	10.705.916,65	11.574.314,15	10.954.290,37	10.586.727,54	10.117.446,95	9.710.100,49
OTROS PASIVOS	-9.422.505,64	-18,67	50.479.081,70	43.165.168,24	39.570.774,26	37.899.525,60	39.618.159,17	43.095.541,23	42.114.765,82	46.357.487,18	47.461.349,31	50.274.132,79	59.127.528,31	58.667.685,62	41.056.576,06
Locales	-9.090.131,37	-18,48	49.188.332,36	41.787.870,27	38.584.494,53	36.843.775,25	38.478.804,95	42.147.739,79	41.093.783,03	45.278.154,10	46.546.800,74	49.323.548,80	58.119.597,81	57.704.677,16	40.098.200,99
Extranjero	-332.374,27	-25,75	1.290.749,34	1.377.297,97	986.279,73	1.055.750,35	1.139.354,22	947.801,44	1.020.982,79	1.079.333,08	914.548,57	950.583,99	1.007.930,50	963.008,46	958.375,07
PATRIMONIO	7.802.145,84	18,66	41.801.704,33	42.663.960,97	43.123.013,57	44.474.215,78	45.278.141,24	46.156.453,75	46.805.051,40	46.023.770,64	46.819.137,26	47.558.084,19	48.458.694,89	49.242.851,18	49.603.850,17
Capital	3.160.000,00	13,69	23.081.520,00	23.081.520,00	23.081.520,00	26.241.520,00	26.241.520,00	26.241.520,00	26.241.520,00	26.241.520,00	26.241.520,00	26.241.520,00	26.241.520,00	26.241.520,00	26.241.520,00
Reservas de Capital	0,00	0,00	300.000,00	300.000,00	300.000,00	300.000,00	300.000,00	300.000,00	300.000,00	300.000,00	300.000,00	300.000,00	300.000,00	300.000,00	300.000,00
Otras Reservas	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Utilidad de Periodos Anteriores	4.307.273,90	37,17	11.588.883,10	18.420.184,33	18.312.564,38	15.763.981,73	15.763.981,73	15.896.157,00	15.896.157,00	15.896.157,00	15.896.157,00	15.896.157,00	15.896.157,00	15.896.157,00	15.896.157,00
Utilidad de Periodo	403.166,93	5,90	6.831.301,23	862.256,64	1.428.929,19	2.168.714,05	2.972.639,51	3.718.776,75	4.367.374,40	3.586.093,64	4.449.755,25	5.188.702,18	6.089.312,88	6.873.469,17	7.234.468,16
Ganancia o Perdida en Valores Disponible para la Venta	-68.294,99	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	-68.294,99	-68.294,99	-68.294,99	-68.294,99	-68.294,99
PASIVO Y PATRIMONIO	-31.803.524,13	-7,22	440.393.415,00	393.913.424,69	388.522.985,37	388.098.137,82	389.169.232,28	388.803.247,07	388.490.218,08	397.887.661,27	391.649.348,43	387.882.256,91	401.097.884,90	400.647.447,89	408.589.890,87