



**Primer Banco 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	-176.682.075,95	-26,04	678.421.728,50	561.630.857,81	515.347.225,92	466.806.213,89	488.965.225,85	471.445.002,96	465.934.570,46	509.580.749,06	468.712.027,87	470.980.255,02	455.779.873,55	476.056.189,93	501.739.652,55
Depositos Locales en Bancos	-150.863.229,26	-69,59	216.795.316,83	154.927.050,30	120.359.406,43	65.347.395,01	82.731.139,08	73.399.503,74	74.050.000,37	80.449.511,97	58.204.818,98	53.769.465,73	43.159.695,74	57.433.333,70	65.932.087,57
A la Vista	1.213.824,42	5,23	23.207.902,00	18.586.088,72	18.538.137,02	20.124.204,24	16.990.204,03	17.013.524,18	16.193.437,57	16.439.688,90	17.327.441,03	17.462.386,56	17.428.505,31	19.222.031,37	24.421.726,42
A Plazo	-152.077.053,68	-78,56	193.587.414,83	136.340.961,58	101.821.269,41	45.223.190,77	65.740.935,05	56.385.979,56	57.856.562,80	64.009.823,07	40.877.377,95	36.307.079,17	25.731.190,43	38.211.302,33	41.510.361,15
Depositos Extranjeros en Bancos	-35.107.779,83	-8,14	431.523.684,12	380.125.752,79	368.972.084,14	375.794.607,76	379.025.220,31	366.653.651,87	363.569.789,88	403.768.065,39	376.309.137,17	377.985.607,19	379.797.105,68	371.758.953,51	396.415.904,29
A la Vista	-9.373.392,34	-30,77	30.462.577,84	30.286.685,27	34.839.090,05	25.531.669,40	29.794.351,63	16.048.483,07	27.998.988,38	33.683.298,32	28.807.865,29	29.839.250,84	43.780.108,16	36.286.455,27	21.089.185,50
A Plazo	-25.734.387,49	-6,42	401.061.106,28	349.839.067,52	334.132.994,09	350.262.938,36	349.230.868,68	350.605.168,80	335.570.801,50	370.084.767,07	347.501.271,88	348.146.356,35	336.016.997,52	335.472.498,24	375.326.718,79
Otros	9.288.933,14	30,86	30.102.727,55	26.578.054,72	26.015.735,35	25.664.211,12	27.208.866,46	31.391.847,35	28.314.780,21	25.363.171,70	34.198.071,72	39.225.182,10	32.823.072,13	46.863.902,72	39.391.660,69
CARTERA CREDITICIA	218.749.393,69	14,95	1.463.496.647,83	1.455.556.767,53	1.450.964.531,48	1.428.729.550,96	1.406.371.537,73	1.389.693.378,42	1.394.568.076,23	1.370.969.212,54	1.365.068.450,47	1.669.113.572,59	1.664.882.934,48	1.680.097.876,93	1.682.246.041,52
Locales	204.498.429,32	14,10	1.450.108.446,00	1.438.969.868,36	1.440.314.404,07	1.417.019.402,32	1.396.549.631,84	1.377.054.613,68	1.370.017.950,31	1.354.176.642,38	1.349.509.578,29	1.643.155.570,39	1.638.913.466,18	1.654.214.430,66	1.654.606.875,32
Extranjero	14.250.964,37	106,44	13.388.201,83	16.586.899,17	10.650.127,41	11.710.148,64	9.821.905,89	12.638.764,74	24.550.125,92	16.792.570,16	15.558.872,18	25.958.002,20	25.969.468,30	25.883.446,27	27.639.166,20
INVERSIONES EN VALORES	119.941.866,09	15,18	790.234.119,39	800.884.726,76	808.809.836,25	831.070.587,90	799.909.863,62	800.957.844,44	834.557.243,13	819.759.142,12	828.757.630,08	862.703.116,92	860.968.793,86	865.778.241,32	910.175.985,48
Locales	108.203.891,71	33,12	326.723.800,92	317.533.518,88	316.507.322,68	315.419.197,69	332.312.084,87	324.021.389,67	368.373.247,20	372.024.214,20	372.724.323,09	396.537.411,42	405.393.820,96	408.957.559,55	434.927.692,63
Extranjero	11.737.974,38	2,53	463.510.318,47	483.351.207,88	492.302.513,57	515.651.390,21	467.597.778,75	476.936.454,77	466.183.995,93	447.734.927,92	456.033.306,99	466.165.705,50	455.574.972,90	456.820.681,77	475.248.292,85
OTROS ACTIVOS	3.270.287,98	1,15	284.415.337,63	287.956.162,67	279.676.915,27	288.194.220,55	284.028.869,25	293.629.375,67	289.023.612,91	292.170.554,11	285.486.298,02	296.774.862,86	302.307.467,57	298.654.178,88	287.685.625,61
Locales	4.164.160,63	1,50	276.893.417,21	281.794.075,10	273.480.532,28	281.207.288,19	276.703.233,12	285.101.954,03	280.418.416,35	286.067.085,99	279.487.919,63	290.469.569,07	295.496.641,73	290.798.111,53	281.057.577,84
Extranjero	-893.872,65	-11,88	7.521.920,42	6.162.087,57	6.196.382,99	6.986.932,36	7.325.636,13	8.527.421,64	8.605.196,56	6.103.468,12	5.998.378,39	6.305.293,79	6.810.825,84	7.856.067,35	6.628.047,77
TOTAL DE ACTIVOS	165.279.471,81	5,14	3.216.567.833,35	3.106.028.514,77	3.054.798.508,92	3.014.800.573,30	2.979.275.496,45	2.955.725.601,49	2.984.083.502,73	2.992.479.657,83	2.948.024.406,44	3.299.571.807,39	3.283.939.069,46	3.320.586.487,06	3.381.847.305,16
DEPOSITOS	172.679.820,40	8,18	2.110.512.639,92	2.078.132.075,35	2.067.365.163,84	2.022.260.844,39	2.014.176.604,22	1.989.773.934,58	1.968.680.826,57	1.976.224.655,78	1.974.297.143,41	2.267.862.881,14	2.232.649.186,53	2.271.053.700,21	2.283.192.460,32
Locales	141.555.481,66	6,88	2.056.424.009,98	2.024.499.441,12	2.010.579.012,46	1.959.875.182,98	1.945.512.204,41	1.928.333.458,39	1.907.288.273,06	1.907.152.498,89	1.903.131.179,66	2.180.591.458,35	2.153.301.541,10	2.185.587.071,44	2.197.979.491,64
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	143.637.771,21	7,38	1.946.509.155,68	1.911.330.176,02	1.896.168.518,61	1.859.712.471,78	1.838.422.360,94	1.824.479.351,21	1.811.878.149,02	1.812.736.121,65	1.809.604.198,01	2.082.852.603,44	2.069.971.315,50	2.094.639.518,07	2.090.146.926,89
A la Vista	16.929.006,59	9,98	169.694.526,32	159.733.585,36	157.962.456,27	144.072.108,41	149.495.643,29	150.918.966,65	151.834.475,35	145.176.339,87	149.135.023,68	162.254.029,68	160.916.404,00	185.970.437,09	186.623.532,91
A Plazo	96.547.882,95	6,78	1.424.777.735,35	1.385.090.651,31	1.375.060.879,90	1.349.651.794,07	1.325.101.564,98	1.313.675.214,40	1.305.151.226,87	1.321.419.167,34	1.310.266.609,84	1.547.670.030,71	1.538.101.739,80	1.534.667.889,58	1.521.325.618,30
De Ahorros	30.160.881,67	8,57	352.036.894,01	366.505.939,35	363.145.182,44	365.988.569,30	363.825.152,67	359.885.170,16	354.892.446,80	346.140.614,44	350.202.564,49	372.928.543,05	370.953.171,70	374.001.191,40	382.197.775,68
De Bancos	-2.082.289,55	-1,89	109.914.854,30	113.169.265,10	114.410.493,85	100.162.711,20	107.089.843,47	103.854.107,18	95.410.124,04	94.416.377,24	93.526.981,65	97.738.854,91	83.330.225,60	90.947.553,37	107.832.564,75
A la Vista	598.084,55	8,60	6.954.227,49	8.230.361,97	9.287.516,81	6.838.416,57	10.341.293,17	6.338.382,81	6.926.403,70	6.435.698,51	6.917.181,83	14.434.015,80	6.926.155,45	7.744.151,33	7.552.312,04
A Plazo	-2.680.374,10	-2,60	102.960.626,81	104.938.903,13	105.122.977,04	93.324.294,63	96.748.550,30	97.515.724,37	88.483.720,34	87.980.678,73	86.609.799,82	83.304.839,11	76.404.070,15	83.203.402,04	100.280.252,71
Extranjero	31.124.338,74	57,54	54.088.629,94	53.632.634,23	56.786.151,38	62.385.661,41	68.664.399,81	61.440.476,19	61.392.553,51	69.072.156,89	71.165.963,75	87.271.422,79	79.347.645,43	85.466.628,77	85.212.968,68
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	19.944.343,29	110,63	18.028.767,95	18.343.084,89	18.231.516,63	17.905.151,90	20.404.178,12	17.099.638,35	16.966.797,23	16.952.560,25	16.572.545,56	32.649.052,34	32.059.841,11	36.636.242,36	37.973.111,24
A la Vista	5.621.360,66	484,07	1.161.279,45	1.335.076,51	1.391.073,70	1.340.715,95	2.994.497,86	928.705,79	982.775,95	1.240.420,68	755.309,84	1.872.572,45	1.722.621,18	6.739.104,44	6.782.640,11
A Plazo	11.622.144,71	81,29	14.297.633,07	14.385.581,82	14.205.190,15	14.397.857,11	14.830.016,63	14.244.258,21	13.654.322,26	14.030.972,00	14.108.501,92	27.661.638,48	27.073.216,66	26.531.973,42	25.919.777,78
De Ahorro	2.700.837,92	105,10	2.569.855,43	2.622.426,56	2.635.252,78	2.166.578,84	2.579.663,63	1.926.674,35	2.329.699,02	1.681.167,57	1.708.733,80	3.114.841,41	3.264.003,27	3.365.164,50	5.270.693,35
De Bancos	11.179.995,45	31,00	36.059.861,99	35.289.549,34	38.554.634,75	44.480.509,51	48.260.221,69	44.340.837,84	44.425.756,28	52.119.596,64	54.593.418,19	54.622.370,45	47.287.804,32	48.830.386,41	47.239.857,44
A la Vista	4.258.447,01	92,32	4.612.796,37	5.342.483,72	8.607.569,13	6.330.255,00	8.609.967,18	4.690.583,33	4.775.501,77	4.469.342,13	5.420.304,30	5.284.175,12	8.993.994,00	10.486.263,77	8.871.243,38
A Plazo	6.921.548,44	22,01	31.447.065,62	29.947.065,62	29.947.065,62	38.150.254,51	39.650.254,51	39.650.254,51	39.650.254,51	47.650.254,51	49.173.113,89	49.338.195,33	38.293.810,32	38.344.122,64	38.368.614,06
OBLIGACIONES	-47.278.012,35	-8,68	544.866.362,28	511.502.607,39	478.310.876,61	474.506.788,58	452.354.516,17	453.385.715,74	439.614.992,89	442.992.087,78	400.851.426,05	421.131.457,28	448.157.254,24	437.487.180,47	497.588.349,93



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			12	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Locales	-39.567.387,05	-36,14	109.492.115,32	99.691.316,14	100.001.999,13	107.205.415,34	103.574.186,03	104.619.771,52	89.672.682,83	91.284.878,80	54.952.587,49	76.368.381,95	69.156.624,76	58.050.260,85	69.924.728,27
Extranjero	-7.710.625,30	-1,77	435.374.246,96	411.811.291,25	378.308.877,48	367.301.373,24	348.780.330,14	348.765.944,22	349.942.310,06	351.707.208,98	345.898.838,56	344.763.075,33	379.000.629,48	379.436.919,62	427.663.621,66
<b>OTROS PASIVOS</b>	<b>-31.980.661,43</b>	<b>-15,69</b>	<b>203.808.839,97</b>	<b>162.858.790,69</b>	<b>150.269.271,92</b>	<b>157.017.955,28</b>	<b>147.029.710,77</b>	<b>142.028.551,51</b>	<b>158.868.514,99</b>	<b>156.538.697,94</b>	<b>152.800.185,43</b>	<b>185.822.697,33</b>	<b>174.298.309,36</b>	<b>186.048.349,70</b>	<b>171.828.178,54</b>
Locales	-30.928.185,50	-15,46	200.105.423,78	158.630.449,09	147.982.787,00	154.521.647,44	145.274.989,41	139.692.087,74	156.178.578,27	153.249.836,75	150.536.091,14	183.625.317,70	172.452.369,76	183.729.502,48	169.177.238,28
Extranjero	-1.052.475,93	-28,42	3.703.416,19	4.228.341,60	2.286.484,92	2.496.307,84	1.754.721,36	2.336.463,77	2.689.936,72	3.288.861,19	2.264.094,29	2.197.379,63	1.845.939,60	2.318.847,22	2.650.940,26
<b>PATRIMONIO</b>	<b>71.858.325,19</b>	<b>20,11</b>	<b>357.379.991,18</b>	<b>353.535.041,34</b>	<b>358.853.196,55</b>	<b>361.014.985,05</b>	<b>365.714.665,29</b>	<b>370.537.399,66</b>	<b>416.919.168,28</b>	<b>416.724.216,33</b>	<b>420.075.651,55</b>	<b>424.754.771,64</b>	<b>428.834.319,33</b>	<b>425.997.256,68</b>	<b>429.238.316,37</b>
Capital	41.103.003,24	12,21	336.746.527,49	336.746.527,49	336.746.527,49	341.615.336,10	341.615.336,10	341.615.336,10	381.413.851,50	381.413.851,50	381.413.851,50	376.791.330,73	381.652.030,73	376.656.530,73	377.849.530,73
Reservas de Capital	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
Otras Reservas	1.572.792,45	-17,84	-8.815.643,21	-8.112.740,75	-7.990.407,20	-10.374.971,72	-10.610.208,64	-10.175.797,34	-9.187.429,82	-9.165.258,26	-8.782.885,73	-7.464.972,35	-8.620.729,84	-8.217.549,71	-7.242.850,76
Utilidad de Periodos Anteriores	34.421.596,58	-93,83	-36.686.476,62	21.549.752,97	23.505.525,78	18.587.573,19	13.599.035,63	11.351.669,96	13.270.050,85	8.680.638,11	5.768.672,84	6.305.445,67	482.342,09	-2.243.250,74	-2.264.880,04
Utilidad de Periodo	-5.239.067,08	-7,92	66.135.583,52	3.351.501,63	6.591.550,48	11.187.047,48	21.110.502,20	27.746.190,94	31.422.695,75	35.794.984,98	41.676.012,94	49.122.967,59	55.320.676,35	59.801.526,40	60.896.516,44
Ganancia o Perdida en Valores Disponible para la Venta	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
<b>PASIVO Y PATRIMONIO</b>	<b>165.279.471,81</b>	<b>5,14</b>	<b>3.216.567.833,35</b>	<b>3.106.028.514,77</b>	<b>3.054.798.508,92</b>	<b>3.014.800.573,30</b>	<b>2.979.275.496,45</b>	<b>2.955.725.601,49</b>	<b>2.984.083.502,73</b>	<b>2.992.479.657,83</b>	<b>2.948.024.406,44</b>	<b>3.299.571.807,39</b>	<b>3.283.939.069,46</b>	<b>3.320.586.487,06</b>	<b>3.381.847.305,16</b>