



**ESTADO DE RESULTADO**  
**Primer Banco del Istmo, S.A.**  
**Enero - Diciembre de 2002**

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	18.950.505	17.693.402	19.205.203	55.849.110	23.145.328	24.139.547	27.041.489	74.326.364	17.221.132	18.615.714	20.516.606	56.353.451	19.332.505	18.003.736	19.222.212,46	56.558.453,47	243.087.379,13
Préstamos	12.206.379	11.631.636	11.687.991	35.526.006	11.349.717	11.541.542	10.776.486	33.667.744	11.168.601	10.788.772	12.878.126	34.835.498	12.970.834	12.500.990	13.276.316,57	38.748.140,69	142.777.389,61
Depósitos	1.905.975	1.649.727	1.605.133	5.160.836	1.596.104	1.617.594	1.570.096	4.783.794	1.711.306	1.697.096	1.855.046	5.263.449	1.621.855	1.466.631	1.517.962,56	4.606.448,49	19.814.526,54
Inversiones	4.781.059	4.367.072	5.863.512	15.011.643	10.152.508	10.974.145	14.694.907	35.821.560	4.341.224	6.129.847	5.783.433	16.254.504	4.739.817	4.036.114	4.427.933,33	13.203.864,29	80.291.571,31
Arrendamiento Financiero	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00	0,00	0,00
Otros Ingresos	57.092	44.967	48.567	150.625	47.000	6.267	0	53.267	0	0	0	0	0	0	0,00	0,00	203.891,67
Egresos de Operaciones	13.937.473	12.467.152	12.994.617	39.399.241	12.098.986	12.074.175	11.425.222	35.598.383	11.536.339	11.225.295	12.083.989	34.845.623	12.397.140	11.725.396	12.849.396,52	36.971.933,15	146.815.179,86
Intereses Pagados	12.353.832	11.032.526	11.381.554	34.767.913	10.501.528	10.538.664	9.896.547	30.936.739	10.005.889	9.850.112	11.075.225	30.931.226	11.054.693	10.339.923	10.495.352,67	31.889.969,55	128.525.847,17
Comisiones	1.583.641	1.434.625	1.613.062	4.631.329	1.597.457	1.535.510	1.528.676	4.661.643	1.530.450	1.375.184	1.008.763	3.914.397	1.342.447	1.385.473	2.354.043,85	5.081.963,60	18.289.332,69
Ingreso Neto de Intereses	5.013.032	5.226.250	6.210.587	16.449.869	11.046.343	12.065.372	15.616.267	38.727.982	5.684.793	7.390.419	8.432.617	21.507.829	6.935.365	6.278.340	6.372.815,94	19.586.520,32	96.272.199,27
Otros Ingresos	3.096.892	2.880.269	3.655.092	9.632.253	4.884.960	3.249.266	3.258.565	11.392.791	3.305.299	2.987.282	4.616.753	10.909.334	4.812.308	4.786.128	4.438.812,43	14.037.248,20	45.971.626,41
Comisiones	2.453.775	2.128.571	2.403.750	6.986.096	2.670.653	2.402.530	2.556.392	7.629.575	2.466.220	2.365.298	3.042.155	7.873.672	3.490.550	3.012.421	3.188.530,52	9.691.501,52	32.180.844,84
Operaciones con Divisas	-15.311	28.286	3.033	16.008	9.844	4.620	13.254	27.718	132.742	37.536	18.486	188.764	29.073	8.547	69.846,26	107.466,39	339.956,62
Dividendos	45.679	10.185	71.621	127.485	20.368	91.263	39.716	151.347	17.160	10.302	22.993	50.455	36.784	11.017	11.184,31	58.984,76	388.271,57
Otros Ingresos	612.749	713.227	1.176.687	2.502.664	2.184.095	750.852	649.204	3.584.151	689.178	574.145	1.533.120	2.796.443	1.255.902	1.754.142	1.169.251,34	4.179.295,53	13.062.553,38
Ingresos de Operaciones	8.109.924	8.106.520	9.865.679	26.082.122	15.931.303	15.314.638	18.874.832	50.120.773	8.990.092	10.377.700	13.049.370	32.417.163	11.747.673	11.064.467	10.811.628,37	33.623.768,52	142.243.825,68
Egresos Generales	4.758.422	4.866.471	5.270.182	14.895.074	6.007.848	8.678.949	-153.019	14.533.778	4.608.291	4.496.672	5.494.916	14.599.879	5.549.964	6.583.617	6.709.406,31	18.842.987,66	62.871.719,76
Gastos Administrativos	1.974.641	1.938.920	1.904.760	5.818.321	1.865.390	1.980.020	1.991.488	5.836.898	1.187.672	1.772.117	2.107.274	5.067.063	2.149.366	1.999.950	3.169.784,86	7.319.101,08	24.041.382,50
Gastos Generales	1.042.070	1.048.038	1.048.453	3.138.560	962.137	942.471	1.052.290	2.956.898	1.191.750	1.020.531	1.308.424	3.520.705	1.506.782	1.680.903	1.379.951,02	4.567.636,34	14.183.800,19
Gastos de Depreciación	478.454	590.101	576.067	1.644.622	654.400	897.069	698.241	2.249.710	779.875	738.675	824.595	2.343.144	820.786	821.554	816.365,18	2.458.704,23	8.696.180,12
Otros Gastos	1.263.257	1.289.412	1.740.901	4.293.571	2.525.921	4.859.390	-3.895.039	3.490.273	1.448.995	965.350	1.254.622	3.668.967	1.073.030	2.081.211	1.343.305,25	4.497.546,01	15.950.356,95
Utilidad antes de Provisiones	3.351.502	3.240.049	4.595.497	11.187.047	9.923.455	6.635.689	19.027.851	35.586.994	4.381.801	5.881.028	7.554.455	17.817.283	6.197.709	4.480.850	4.102.222,06	14.780.780,86	79.372.105,92
Provisiones por Cuentas Malas	0	0	0	0	0	0	15.351.346	15.351.346	9.511	0	107.500	117.011	0	0	3.007.232,02	3.007.232,02	18.475.589,47
Utilidad del Periodo	3.351.502	3.240.049	4.595.497	11.187.047	9.923.455	6.635.689	3.676.505	20.235.648	4.372.289	5.881.028	7.446.955	17.700.272	6.197.709	4.480.850	1.094.990,04	11.773.548,84	60.896.516,45