



Banco Atlántico
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	53,048,725.42	83.24	63,731,559.08	36,485,339.93	34,072,623.90	89,291,536.56	112,402,782.19	117,112,848.13	97,185,276.74	98,762,092.96	91,147,126.28	115,205,964.59	74,540,259.63	74,624,131.10	116,780,284.50
Depositos Locales en Bancos	-4,392,133.16	-44.87	9,789,506.53	7,909,331.90	5,272,441.29	8,498,709.40	9,462,151.09	8,685,413.55	7,695,774.59	9,239,273.97	6,842,713.48	6,767,348.61	5,360,996.09	7,151,131.55	5,397,373.37
A la Vista	-4,392,133.16	-52.98	8,289,506.53	6,409,331.90	3,772,441.29	6,998,709.40	7,962,151.09	7,185,413.55	6,195,774.59	7,739,273.97	5,342,713.48	5,267,348.61	3,860,996.09	5,651,131.55	3,897,373.37
A Plazo	0.00	0.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00
Depositos Extranjeros en Bancos	54,237,828.25	105.10	51,605,074.65	23,388,380.02	23,616,341.20	76,120,045.83	97,740,888.98	103,924,217.34	85,764,795.81	84,999,521.33	79,797,178.75	103,722,883.87	64,708,738.98	62,386,641.53	105,842,902.90
A la Vista	-5,584,908.28	-77.78	7,180,205.43	5,172,851.54	7,891,915.99	4,580,100.87	4,514,993.11	1,079,852.63	2,523,934.55	3,254,821.79	2,777,028.83	1,987,288.92	3,791,437.45	685,951.44	1,595,297.15
A Plazo	59,822,736.53	134.66	44,424,869.22	18,215,528.48	15,724,425.21	71,539,944.96	93,225,895.87	102,844,364.71	83,240,861.26	81,744,699.54	77,020,149.92	101,735,594.95	60,917,301.53	61,700,690.09	104,247,605.75
Menos Provisiones	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
Locales	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
Extranjero	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
Otros	3,203,030.33	137.06	2,336,977.90	5,187,628.01	5,183,841.41	4,672,781.33	5,199,742.12	4,503,217.24	3,724,706.34	4,523,297.66	4,507,234.05	4,715,732.11	4,470,524.56	5,086,358.02	5,540,008.23
CARTERA CREDITICIA	-18,511,038.27	-6.02	307,499,951.52	343,673,419.20	353,420,402.42	364,849,043.41	364,830,494.60	370,540,576.85	376,300,559.47	370,972,340.13	373,017,874.25	360,828,756.54	351,401,330.04	342,109,565.16	288,988,913.25
Locales	-36,782,460.19	-12.15	302,663,627.56	295,548,604.14	308,534,659.69	319,986,502.88	316,544,012.10	321,325,682.56	323,502,698.68	319,032,074.65	316,679,752.51	302,725,033.40	293,974,225.46	286,097,010.68	265,881,167.37
Extranjero	18,165,266.23	170.93	10,627,304.11	53,180,398.65	49,480,842.32	50,020,925.25	53,596,621.22	54,742,535.42	58,540,590.00	57,889,162.78	62,447,194.16	63,894,821.41	62,739,038.48	61,272,911.99	28,792,570.34
Menos Provisiones	-106,155.69	-1.83	5,790,980.15	5,055,583.59	4,595,099.59	5,158,384.72	5,310,138.72	5,527,641.13	5,742,729.21	5,948,897.30	6,109,072.42	5,791,098.27	5,311,933.90	5,260,357.51	5,684,824.46
Locales	-82,774.24	-1.62	5,125,189.99	4,330,871.32	3,820,314.46	4,395,771.01	4,559,690.69	4,789,362.24	5,016,615.09	5,233,625.51	5,405,812.89	5,100,116.02	4,631,856.10	4,592,037.61	5,042,415.75
Extranjero	-23,381.45	-3.51	665,790.16	724,712.27	774,785.13	762,613.71	750,448.03	738,278.89	726,114.12	715,271.79	703,259.53	690,982.25	680,077.80	668,319.90	642,408.71
INVERSIONES EN VALORES	5,326,679.31	30.08	17,705,682.77	14,825,321.41	15,136,591.16	24,038,933.27	23,823,572.61	24,242,412.03	23,022,028.56	24,216,838.38	24,227,172.44	23,015,168.14	23,168,584.17	23,149,212.83	23,032,362.08
Locales	227,559.91	4.56	4,995,090.02	2,934,695.96	2,977,758.44	5,128,879.36	5,156,335.32	5,195,472.23	5,206,367.80	5,235,391.73	5,251,727.74	5,267,237.94	5,285,077.26	5,291,763.91	5,222,649.93
Extranjero	5,099,119.40	40.12	12,710,592.75	11,890,625.45	12,158,832.72	18,910,053.91	18,667,237.29	19,046,939.80	17,815,660.76	18,981,446.65	18,975,444.70	17,747,930.20	17,883,506.91	17,857,448.92	17,809,712.15
Menos Provisiones	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
Locales	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
Extranjero	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
OTROS ACTIVOS	388,747.48	3.64	10,691,802.88	13,617,921.62	14,120,750.41	9,831,470.84	10,604,338.24	10,067,256.14	12,283,723.48	11,769,805.72	13,527,351.96	12,317,272.59	13,515,955.60	12,030,320.53	11,080,550.36
Locales	666,122.68	7.15	9,313,023.57	12,530,918.64	13,027,019.01	8,385,046.41	9,330,791.45	8,801,166.11	11,159,575.07	10,525,005.22	11,096,107.89	10,137,111.25	10,452,427.55	10,359,205.54	9,979,146.25
Extranjero	-277,375.20	-20.12	1,378,779.31	1,087,002.98	1,093,731.40	1,446,424.43	1,273,546.79	1,266,090.03	1,124,148.41	1,244,800.50	2,431,244.07	2,180,161.34	3,063,528.05	1,671,114.99	1,101,404.11
TOTAL DE ACTIVOS	40,253,113.94	10.07	399,628,996.25	408,602,002.16	416,750,367.89	488,010,984.08	511,661,187.64	521,963,093.15	508,791,588.25	505,721,077.19	501,919,524.93	511,367,161.86	462,626,129.44	451,913,229.62	439,882,110.19
DEPOSITOS	42,780,964.01	12.72	336,249,707.48	352,610,963.33	359,808,024.73	425,409,555.73	448,773,208.40	459,044,526.80	447,479,315.98	445,007,600.07	437,798,619.13	448,167,672.52	396,603,422.08	384,326,751.18	379,030,671.49
Locales	88,004,670.91	53.82	163,527,220.58	170,875,926.49	167,236,937.50	250,572,780.41	277,724,098.27	287,262,589.75	279,285,623.09	279,953,154.43	288,559,170.05	295,304,633.19	242,251,570.05	238,844,568.19	251,531,891.49
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	86,000,088.43	53.85	159,694,416.08	166,442,705.33	162,803,716.34	230,953,273.22	270,397,672.64	267,816,664.85	275,434,371.09	276,098,291.88	274,017,663.09	283,532,434.94	237,586,029.77	233,723,037.31	245,694,504.51
A la Vista	2,628,893.08	7.65	34,366,784.04	33,129,381.99	31,072,051.88	27,527,027.00	34,942,820.40	37,748,721.44	33,589,062.82	34,603,432.56	35,506,579.26	31,397,911.39	29,381,825.30	31,146,520.87	36,995,677.12
A Plazo	83,974,976.13	76.66	109,548,287.54	117,690,261.34	116,574,731.84	187,443,512.27	218,993,375.78	214,441,311.40	226,240,016.94	226,445,161.23	223,136,968.19	236,556,438.45	192,436,984.39	187,122,884.28	193,523,263.67
De Ahorros	-603,780.78	-3.83	15,779,344.50	15,623,062.00	15,156,932.62	15,982,733.95	16,461,476.46	15,626,632.01	15,605,291.33	15,049,698.09	15,374,115.64	15,578,085.10	15,767,220.08	15,453,632.16	15,175,563.72
De Bancos	2,004,582.48	52.30	3,832,804.50	4,433,221.16	4,433,221.16	19,619,507.19	7,326,425.63	19,445,924.90	3,851,252.00	3,854,862.55	14,541,506.96	11,772,198.25	4,665,540.28	5,121,530.88	5,837,386.98
A la Vista	1,956,207.05	0.00	0.00	0.00	0.00	779,006.61	3,482,411.26	0.00	0.00	0.00	682,287.61	2,907,960.84	795,935.87	1,246,627.26	1,956,207.05
A Plazo	48,375.43	1.26	3,832,804.50	4,433,221.16	4,433,221.16	18,840,500.58	3,844,014.37	19,445,924.90	3,851,252.00	3,854,862.55	13,859,219.35	8,864,237.41	3,869,604.41	3,874,903.62	3,881,179.93
Extranjero	-45,223,706.90	-26.18	172,722,486.90	181,735,036.84	192,571,087.23	174,836,775.32	171,049,110.13	171,781,937.05	168,193,692.89	165,054,445.64	149,239,449.08	152,863,039.33	154,351,852.03	145,482,182.99	127,498,780.00
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	27,754,905.52	42.90	64,703,116.44	93,188,213.72	93,810,222.67	55,887,493.04	55,707,605.50	67,265,416.66	82,872,274.25	85,264,290.33	90,050,072.87	101,302,284.96	102,578,542.24	108,861,947.84	92,458,021.96



Banco Atlántico
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003		2004												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	-1,517,908.75	-19.55	7,763,691.47	6,857,241.24	7,111,158.21	4,803,539.34	4,210,790.27	3,790,052.70	10,887,900.58	5,770,800.70	5,501,523.10	5,139,466.17	5,084,134.34	5,294,009.38	6,245,782.72
A Plazo	-34,821,754.14	-62.32	55,876,176.34	84,797,786.09	85,113,687.06	50,062,683.45	50,160,453.25	48,551,310.41	46,586,223.50	47,506,592.92	47,114,369.51	48,600,140.55	49,954,038.78	50,017,926.39	21,054,422.20
De Ahorro	64,094,568.41	6,028.18	1,063,248.63	1,533,186.39	1,585,377.40	1,021,270.25	1,336,361.98	14,924,053.55	25,398,150.17	31,986,896.71	37,434,180.26	47,562,678.24	47,540,369.12	53,550,012.07	65,157,817.04
De Bancos	-72,978,612.42	-67.56	108,019,370.46	88,546,823.12	98,760,864.56	118,949,282.28	115,341,504.63	104,516,520.39	85,321,418.64	79,790,155.31	59,189,376.21	51,560,754.37	51,773,309.79	36,620,235.15	35,040,758.04
A la Vista	7,351,235.78	101.74	7,225,322.26	8,347,459.82	5,289,984.98	4,271,250.83	7,689,826.81	5,435,290.71	8,044,119.04	8,524,241.21	13,758,376.21	14,119,754.37	14,419,309.79	16,191,235.15	14,576,558.04
A Plazo	-80,329,848.20	-79.70	100,794,048.20	80,199,363.30	93,470,879.58	114,678,031.45	107,651,677.82	99,081,229.68	77,277,299.60	71,265,914.10	45,431,000.00	37,441,000.00	37,354,000.00	20,429,000.00	20,464,200.00
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100,000.00	771,604.74	0.00	0.00	0.00	0.00	983,269.84	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	771,604.74	0.00	0.00	0.00	0.00	983,269.84	0.00
OTROS PASIVOS	-5,971,975.12	-38.17	15,644,728.97	11,913,134.26	12,172,958.44	11,996,787.50	11,655,921.46	10,659,079.78	11,090,040.26	9,908,339.42	12,506,627.28	14,180,944.05	16,147,884.43	15,583,526.44	9,672,753.85
Locales	-5,371,279.03	-37.84	14,195,859.83	10,066,278.89	10,410,597.09	9,986,907.20	9,481,378.77	8,474,498.07	8,958,503.90	8,105,538.27	9,661,039.29	11,285,475.29	13,952,086.42	13,433,322.40	8,824,580.80
Extranjero	-600,696.09	-41.46	1,448,869.14	1,846,855.37	1,762,361.35	2,009,880.30	2,174,542.69	2,184,581.71	2,131,536.36	1,802,801.15	2,845,587.99	2,895,468.76	2,195,798.01	2,150,204.04	848,173.05
PATRIMONIO	3,444,125.05	7.22	47,734,559.80	44,077,904.57	44,769,384.72	50,604,640.85	51,132,057.78	51,487,881.83	50,222,232.01	50,805,137.70	51,614,278.52	49,018,545.29	49,874,822.93	51,019,682.16	51,178,684.85
Capital	85,641.97	0.44	19,500,000.00	19,500,000.00	19,500,000.00	19,500,000.00	19,500,000.00	19,500,000.00	19,500,000.00	19,500,000.00	19,500,000.00	19,585,641.97	19,585,641.97	19,585,641.97	19,585,641.97
Reservas de Capital	-85,641.97	-100.00	85,641.97	85,641.97	85,641.97	85,641.97	85,641.97	85,641.97	85,641.97	85,641.97	85,641.97	0.00	0.00	0.00	0.00
Otras Reservas	-0.10	-0.00	113,715.19	113,897.80	115,029.08	152,523.93	152,996.25	119,538.53	104,260.05	121,354.84	119,163.03	91,509.20	64,728.99	129,396.87	113,715.09
Utilidad de Periodos Anteriores	5,550,061.14	30.90	17,964,008.86	22,909,702.12	22,909,702.12	28,035,799.64	28,035,799.64	28,035,799.64	25,068,383.68	25,068,383.68	25,068,383.68	23,514,070.00	23,513,774.56	23,514,070.00	23,514,070.00
Utilidad de Periodo	-2,181,091.99	-21.66	10,071,193.78	1,468,662.68	2,159,011.55	2,830,675.31	3,357,619.92	3,746,901.69	5,463,946.31	6,029,757.21	6,841,089.84	5,827,324.12	6,710,677.41	7,790,573.32	7,890,101.79
Ganancia o Perdida en Valores Disponible para la Venta	75,156.00	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	75,156.00
Deuda Subordinada	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
PASIVO Y PATRIMONIO	40,253,113.94	10.07	399,628,996.25	408,602,002.16	416,750,367.89	488,010,984.08	511,661,187.64	521,963,093.15	508,791,588.25	505,721,077.19	501,919,524.93	511,367,161.86	462,626,129.44	451,913,229.62	439,882,110.19