



ESTADO DE RESULTADO
Banco Atlántico
ENERO - DICIEMBRE 2004
(En Balboas)

Descripción	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	2,069,457.09	2,063,224.92	2,561,972.65	6,694,654.66	2,467,278.06	2,533,398.08	2,466,329.74	7,467,005.88	2,519,421.64	2,545,604.76	2,217,729.83	7,282,756.23	2,329,298.00	2,241,413.36	2,008,809.73	6,579,521.09	28,023,937.86
Préstamos	2,004,830.63	2,028,321.83	2,307,575.48	6,340,727.94	2,154,381.58	2,209,393.22	2,158,599.07	6,522,373.87	2,213,958.62	2,219,494.94	2,092,407.93	6,525,861.49	2,162,826.54	2,108,837.99	1,785,094.90	6,056,759.43	25,445,722.73
Depósitos	45,646.08	22,716.26	274,337.81	342,700.15	273,034.01	300,832.37	304,348.48	878,214.86	294,095.18	294,474.75	116,593.97	705,163.90	162,097.47	147,541.48	211,287.07	520,926.02	2,447,004.93
Inversiones	17,647.56	11,494.33	-17,915.32	11,226.57	39,862.47	23,172.49	3,382.19	66,417.15	11,367.84	31,635.07	8,727.93	51,730.84	4,373.99	-14,966.11	12,427.76	1,835.64	131,210.20
Arrendamiento Financiero	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	0.00	0.00
Otros Ingresos	1,332.82	692.50	-2,025.32	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
Egresos de Operaciones	1,182,344.59	1,138,102.79	1,505,987.68	3,826,435.06	1,490,347.92	1,580,259.78	1,500,026.55	4,570,634.25	1,522,798.64	1,534,246.19	1,415,211.89	4,472,256.72	1,475,125.94	1,359,850.65	1,376,835.39	4,211,811.98	17,081,138.01
Intereses Pagados	1,016,874.20	998,200.95	1,352,725.22	3,367,800.37	1,336,024.31	1,395,932.22	1,337,700.12	4,069,656.65	1,348,342.39	1,373,280.30	1,253,947.45	3,975,570.14	1,289,495.01	1,199,380.93	1,213,251.07	3,702,127.01	15,115,154.17
Comisiones	165,470.39	139,901.84	153,262.46	458,634.69	154,323.61	184,327.56	162,326.43	500,977.60	174,456.25	160,965.89	161,264.44	496,686.58	185,630.93	160,469.72	163,584.32	509,684.97	1,965,983.84
Ingreso Neto de Intereses	887,112.50	925,122.13	1,055,984.97	2,868,219.60	976,930.14	953,138.30	966,303.19	2,896,371.63	996,623.00	1,011,358.57	802,517.94	2,810,499.51	854,172.06	881,562.71	631,974.34	2,367,709.11	10,942,799.85
Otros Ingresos	806,950.90	1,401,254.55	1,392,611.94	3,600,817.39	751,428.39	658,559.04	1,888,683.94	3,298,671.37	876,612.13	978,250.98	-369,403.42	1,485,459.69	1,551,492.59	1,094,112.67	875,144.84	3,520,750.10	11,905,698.55
Comisiones	514,585.15	438,360.28	567,520.51	1,520,465.94	299,311.48	405,666.68	319,526.08	1,024,504.24	354,225.39	302,110.56	271,072.91	927,408.86	398,788.64	247,870.34	326,301.31	972,960.29	4,445,339.33
Operaciones con Divisas	496.82	-16,385.31	15,092.06	-796.43	8,087.53	7,880.88	5,993.28	21,961.69	8,104.01	7,235.41	9,303.37	24,642.79	8,157.50	13,915.61	9,080.48	31,153.59	76,961.64
Dividendos	443,402.05	307,876.46	418,656.51	1,169,935.02	402,937.23	190,495.24	1,620,177.50	2,213,609.97	373,565.18	442,580.59	-1,087,585.24	-271,439.47	400,809.29	579,290.33	457,882.80	1,437,982.42	4,550,087.94
Otros Ingresos	-151,533.12	671,403.12	391,342.86	911,212.86	41,092.15	54,516.24	391,012.92	38,595.47	140,717.55	226,324.42	437,805.54	804,847.51	743,737.16	253,036.39	81,880.25	1,078,653.80	2,833,309.64
Ingresos de Operaciones	1,694,063.40	2,326,376.68	2,448,596.91	6,469,036.99	1,728,358.53	1,611,697.34	2,854,987.13	6,195,043.00	1,873,235.13	1,989,609.55	433,114.52	4,295,959.20	2,405,664.65	1,975,675.38	1,507,119.18	5,888,459.21	22,848,498.40
Egresos Generales	966,339.38	1,049,323.61	1,094,422.63	3,110,085.62	1,029,239.40	992,143.91	1,046,468.73	3,067,852.04	989,230.07	905,047.20	898,211.19	2,792,488.46	1,066,448.60	685,887.84	867,980.98	2,620,317.42	11,590,743.54
Gastos Administrativos	531,919.88	533,392.48	810,948.45	1,876,260.81	637,446.67	612,934.95	622,520.08	1,872,901.70	597,572.36	622,899.69	593,455.03	1,813,927.08	629,268.18	253,970.90	477,366.03	1,360,605.11	6,923,694.70
Gastos Generales	190,496.11	241,839.47	-31,988.07	400,347.51	124,274.46	117,332.35	142,197.85	383,804.66	126,570.65	116,852.30	133,033.75	376,456.70	158,410.16	99,973.30	119,070.75	377,454.21	1,538,063.08
Gastos de Depreciación	43,895.23	44,982.24	49,466.10	138,343.57	49,579.32	49,500.00	49,426.36	148,505.68	46,383.70	48,225.21	58,444.93	153,053.84	44,376.36	45,817.75	45,448.43	135,642.54	575,545.63
Otros Gastos	200,028.16	229,109.42	265,996.15	695,133.73	217,938.95	212,376.61	232,324.44	662,640.00	218,703.36	117,070.00	113,277.48	449,050.84	234,393.90	286,125.89	226,095.77	746,615.56	2,553,440.13
Utilidad antes de Provisiones	727,724.02	1,277,053.07	1,354,174.28	3,358,951.37	699,119.13	619,553.43	1,808,518.40	3,127,190.96	884,005.06	1,084,562.35	-465,096.67	1,503,470.74	1,339,216.05	1,289,787.54	639,138.20	3,268,141.79	11,257,754.86
Provisiones por Cuentas Malas	-740,938.66	586,704.20	682,510.52	528,276.06	172,174.52	230,271.66	91,473.78	493,919.96	318,194.17	273,229.72	548,669.05	1,140,092.94	455,862.76	209,891.63	539,609.73	1,205,364.12	3,367,653.08
Utilidad del Periodo	1,468,662.68	690,348.87	671,663.76	2,830,675.31	526,944.61	389,281.77	1,717,044.62	2,633,271.00	565,810.89	811,332.63	-1,013,765.72	363,377.80	883,353.29	1,079,895.91	99,528.47	2,062,777.67	7,890,101.78