



**Banco Atlántico**  
**BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005**

(En Balboas)

| Descripcion                     | 2004           |        |                | 2005           |                |                |                |                |                |                |                |                |                |                |                |
|---------------------------------|----------------|--------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                 | Absoluta       | %      | Diciembre      | Enero          | Febrero        | Marzo          | Abril          | Mayo           | Junio          | Julio          | Agosto         | Septiembre     | Octubre        | Noviembre      | Diciembre      |
| <b>ACTIVOS LIQUIDOS</b>         | 50,350,257.73  | 43.12  | 116,780,284.50 | 135,507,569.62 | 151,838,409.04 | 135,919,759.70 | 126,863,179.97 | 103,455,668.11 | 111,258,371.19 | 104,112,359.53 | 95,615,964.25  | 105,226,168.64 | 115,209,178.80 | 128,027,513.73 | 167,130,542.23 |
| Depositos Locales en Bancos     | 597,666.48     | 11.07  | 5,397,373.37   | 5,884,876.57   | 6,557,250.90   | 4,971,974.69   | 6,292,179.62   | 7,690,910.82   | 9,521,092.34   | 11,983,987.19  | 10,221,607.96  | 6,291,584.27   | 5,585,965.70   | 5,922,910.02   | 5,995,039.85   |
| A la Vista                      | 597,666.48     | 15.34  | 3,897,373.37   | 4,384,876.57   | 5,057,250.90   | 3,471,974.69   | 4,792,179.62   | 6,190,910.82   | 8,021,092.34   | 10,483,987.19  | 8,721,607.96   | 4,791,584.27   | 4,085,965.70   | 4,422,910.02   | 4,495,039.85   |
| 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 | 49,484,310.39  | 46.75  | 105,842,902.90 | 124,817,616.43 | 139,923,655.05 | 126,841,760.14 | 117,221,777.93 | 91,796,186.50  | 98,281,293.26  | 88,349,565.10  | 80,999,896.51  | 94,209,740.58  | 101,445,654.59 | 117,245,630.83 | 155,327,213.29 |
| A la Vista                      | 3,817,900.23   | 239.32 | 1,595,297.15   | 5,480,761.21   | 877,357.69     | 1,204,691.03   | 877,588.09     | 3,770,701.66   | 1,472,694.78   | 2,013,876.70   | 1,544,985.61   | 1,568,202.18   | 2,299,632.69   | 3,924,407.91   | 5,413,197.38   |
| A Plazo                         | 45,666,410.16  | 43.81  | 104,247,605.75 | 119,336,855.22 | 139,046,297.36 | 125,637,069.11 | 116,344,189.84 | 88,025,484.84  | 96,808,598.48  | 86,335,688.40  | 79,454,910.90  | 92,641,538.40  | 99,146,021.90  | 113,321,222.92 | 149,914,015.91 |
| 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                           | 268,280.86     | 4.84   | 5,540,008.23   | 4,805,076.62   | 5,357,503.09   | 4,106,024.87   | 3,349,222.42   | 3,968,570.79   | 3,455,985.59   | 3,778,807.24   | 4,394,459.78   | 4,724,843.79   | 8,177,558.51   | 4,858,972.88   | 5,808,289.09   |
| <b>CARTERA CREDITICIA</b>       | 8,264,124.65   | 2.86   | 288,988,913.25 | 283,345,402.16 | 269,257,145.29 | 293,334,073.47 | 313,053,522.82 | 321,872,834.49 | 326,350,756.33 | 328,191,218.19 | 339,938,962.14 | 337,309,649.57 | 324,837,742.43 | 323,857,719.53 | 297,253,037.90 |
| Locales                         | 28,580,322.32  | 10.75  | 265,881,167.37 | 261,295,241.20 | 256,492,103.17 | 278,382,599.54 | 302,504,017.97 | 314,589,221.42 | 319,916,411.75 | 319,454,961.21 | 333,731,170.16 | 332,932,466.88 | 320,543,191.68 | 320,268,968.79 | 294,461,489.69 |
| Extranjero                      | -19,886,522.63 | -69.07 | 28,792,570.34  | 27,624,138.61  | 18,220,389.67  | 20,623,058.22  | 16,004,862.01  | 12,784,061.77  | 12,042,682.65  | 13,767,456.69  | 11,372,972.91  | 10,426,951.65  | 10,371,873.35  | 9,646,468.22   | 8,906,047.71   |
| Menos Provisiones               | 429,675.04     | 7.56   | 5,684,824.46   | 5,573,977.65   | 5,455,347.55   | 5,671,584.29   | 5,455,357.16   | 5,500,448.70   | 5,608,338.07   | 5,031,199.71   | 5,165,180.93   | 6,049,768.96   | 6,077,322.60   | 6,057,717.48   | 6,114,499.50   |
| Locales                         | 612,555.84     | 12.15  | 5,042,415.75   | 4,926,382.35   | 4,819,932.61   | 5,048,410.50   | 4,859,984.77   | 4,919,294.54   | 5,039,483.95   | 4,514,796.53   | 4,660,111.87   | 5,556,119.90   | 5,595,047.26   | 5,586,815.86   | 5,654,971.59   |
| Extranjero                      | -182,880.80    | -28.47 | 642,408.71     | 647,595.30     | 635,414.94     | 623,173.79     | 595,372.39     | 581,154.16     | 568,854.12     | 516,403.18     | 505,069.06     | 493,649.06     | 482,275.34     | 470,901.62     | 459,527.91     |
| <b>INVERSIONES EN VALORES</b>   | -1,392,245.71  | -5.87  | 23,731,851.54  | 22,456,846.31  | 22,253,029.44  | 22,806,658.64  | 23,151,881.60  | 26,609,829.88  | 27,257,801.50  | 27,050,131.59  | 26,879,495.49  | 26,973,665.25  | 26,153,636.89  | 24,956,153.70  | 22,339,605.83  |
| Locales                         | -3,105,349.38  | -52.44 | 5,922,139.39   | 5,646,137.43   | 5,684,378.10   | 5,762,066.76   | 5,639,429.65   | 5,666,922.57   | 5,657,382.59   | 5,673,480.80   | 5,669,765.85   | 5,675,785.41   | 5,564,916.79   | 5,309,375.53   | 2,816,790.01   |
| Extranjero                      | 1,713,103.67   | 9.62   | 17,809,712.15  | 16,810,708.88  | 16,568,651.34  | 17,044,591.88  | 17,512,451.95  | 20,942,907.31  | 21,600,418.91  | 21,376,650.79  | 21,209,729.64  | 21,297,879.84  | 20,588,720.10  | 19,646,778.17  | 19,522,815.82  |
| 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           |
| <b>OTROS ACTIVOS</b>            | 4,555,593.01   | 41.11  | 11,080,550.36  | 10,885,073.99  | 9,883,032.54   | 9,322,858.49   | 10,824,268.45  | 11,141,342.26  | 12,049,318.09  | 11,434,188.18  | 11,756,745.83  | 11,496,201.93  | 15,815,938.32  | 15,923,940.38  | 15,636,143.37  |
| Locales                         | 4,651,205.49   | 46.61  | 9,979,146.25   | 10,244,208.23  | 9,314,631.64   | 8,841,689.17   | 10,462,287.46  | 10,512,892.81  | 11,484,266.29  | 10,726,479.65  | 10,944,738.87  | 10,674,732.64  | 14,758,856.94  | 14,724,617.06  | 14,630,351.74  |
| Extranjero                      | -95,612.48     | -8.68  | 1,101,404.11   | 640,865.76     | 568,400.90     | 481,169.32     | 361,980.99     | 628,449.45     | 565,051.80     | 707,708.53     | 812,006.96     | 821,469.29     | 1,057,081.38   | 1,199,323.32   | 1,005,791.63   |
| <b>TOTAL DE ACTIVOS</b>         | 61,777,729.68  | 14.02  | 440,581,599.65 | 452,194,892.08 | 453,231,616.31 | 461,383,350.30 | 473,892,852.84 | 463,079,674.74 | 476,916,247.11 | 470,787,897.49 | 474,191,167.71 | 481,005,685.39 | 482,016,496.44 | 492,765,327.34 | 502,359,329.33 |
| <b>DEPOSITOS</b>                | 45,253,190.15  | 11.94  | 379,030,671.49 | 389,470,620.09 | 390,075,633.36 | 398,161,661.37 | 405,524,557.45 | 391,240,906.92 | 407,021,683.57 | 396,854,265.29 | 400,893,510.86 | 407,088,101.36 | 402,572,591.40 | 411,585,949.22 | 424,283,861.64 |
| Locales                         | 5,485,603.79   | 2.18   | 251,531,891.49 | 248,238,731.57 | 244,554,826.97 | 242,921,378.14 | 243,822,681.36 | 241,690,872.93 | 259,234,003.71 | 250,606,761.46 | 251,086,260.73 | 258,573,175.13 | 252,558,480.62 | 256,881,345.63 | 257,017,495.28 |
| 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                 | 5,641,574.86   | 2.30   | 245,694,504.51 | 243,384,166.65 | 239,781,943.84 | 235,945,879.93 | 238,705,274.06 | 234,233,429.82 | 250,550,529.98 | 243,901,879.42 | 244,113,844.74 | 253,020,717.10 | 246,940,019.33 | 251,576,066.20 | 251,336,079.37 |
| A la Vista                      | 14,556,004.82  | 39.35  | 36,995,677.12  | 38,130,390.69  | 39,252,287.64  | 40,127,167.02  | 43,811,080.04  | 42,829,068.07  | 41,791,151.30  | 35,960,117.97  | 37,841,338.55  | 41,238,417.46  | 41,710,802.01  | 45,111,710.12  | 51,551,681.94  |
| A Plazo                         | -3,933,253.15  | -2.03  | 193,523,263.67 | 190,664,525.22 | 186,486,715.26 | 182,105,015.68 | 181,934,691.86 | 178,027,152.86 | 196,895,643.17 | 196,033,138.48 | 194,754,902.22 | 200,233,188.37 | 193,924,077.05 | 194,905,155.70 | 189,590,010.52 |
| De Ahorros                      | -4,981,176.81  | -32.82 | 15,175,563.72  | 14,589,250.74  | 14,042,940.94  | 13,713,697.23  | 12,959,502.16  | 13,377,208.89  | 11,863,735.51  | 11,908,622.97  | 11,517,603.97  | 11,549,111.27  | 11,305,140.27  | 11,559,200.38  | 10,194,386.91  |
| De Bancos                       | -155,971.07    | -2.67  | 5,837,386.98   | 4,854,564.92   | 4,772,883.13   | 6,975,498.21   | 5,117,407.30   | 7,457,443.11   | 8,683,473.73   | 6,704,882.04   | 6,972,415.99   | 5,552,458.03   | 5,618,461.29   | 5,305,279.43   | 5,681,415.91   |
| A la Vista                      | -238,248.05    | -12.18 | 1,956,207.05   | 966,154.46     | 877,343.92     | 2,041,741.84   | 1,205,142.89   | 535,854.47     | 4,752,407.91   | 2,762,822.13   | 3,019,827.17   | 1,587,639.13   | 1,640,733.88   | 1,313,825.04   | 1,717,959.00   |
| A Plazo                         | 82,276.98      | 2.12   | 3,881,179.93   | 3,888,410.46   | 3,895,539.21   | 4,933,756.37   | 3,912,264.41   | 6,921,588.64   | 3,931,065.82   | 3,942,059.91   | 3,952,588.82   | 3,964,818.90   | 3,977,727.41   | 3,991,454.39   | 3,963,456.91   |
| Extranjero                      | 39,767,586.36  | 31.19  | 127,498,780.00 | 141,231,888.52 | 145,520,806.39 | 155,240,283.23 | 161,701,876.09 | 149,550,033.99 | 147,787,679.86 | 146,247,503.83 | 149,807,250.13 | 148,514,926.23 | 150,014,110.78 | 154,704,603.59 | 167,266,366.36 |
| 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                 | 37,449,678.22  | 40.50  | 92,458,021.96  | 95,417,988.30  | 105,799,671.54 | 102,293,229.40 | 103,618,502.14 | 106,494,793.54 | 106,121,013.29 | 108,133,580.22 | 112,439,731.53 | 110,758,565.24 | 114,054,855.13 | 118,275,583.60 | 129,907,700.18 |



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(En Balboas)

| Descripcion  | 2004                 |              |                       | 2005                  |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |                       |
|--|----------------------|--------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
|  | Absoluta             | %            | Diciembre             | Enero                 | Febrero               | Marzo                 | Abril                 | Mayo                  | Junio                 | Julio                 | Agosto                | Septiembre            | Octubre               | Noviembre             | Diciembre             |
| A la Vista   | 1,022,445.88         | 16.37        | 6,245,782.72          | 4,175,669.83          | 4,328,381.04          | 5,436,417.99          | 7,194,813.47          | 5,846,834.10          | 5,801,085.85          | 6,082,396.83          | 7,205,793.58          | 6,443,651.42          | 6,508,924.40          | 6,436,455.72          | 7,268,228.60          |
| A Plazo  | 3,827,474.10         | 18.18        | 21,054,422.20         | 21,494,724.21         | 24,649,161.72         | 23,771,823.79         | 22,958,201.18         | 25,244,427.60         | 25,845,397.40         | 26,061,120.14         | 25,898,800.66         | 25,790,415.25         | 26,082,582.99         | 25,203,079.86         | 24,881,896.30         |
| De Ahorro  | 32,599,758.24        | 50.03        | 65,157,817.04         | 69,747,594.26         | 76,822,128.78         | 73,084,987.62         | 73,465,487.49         | 75,403,531.84         | 74,474,530.04         | 75,990,063.25         | 79,335,137.29         | 78,524,498.57         | 81,463,347.74         | 86,636,048.02         | 97,757,575.28         |
| De Bancos  | 2,317,908.14         | 6.61         | 35,040,758.04         | 45,813,900.22         | 39,721,134.85         | 52,947,053.83         | 58,083,373.95         | 43,055,240.45         | 41,666,666.57         | 38,113,923.61         | 37,367,518.60         | 37,756,360.99         | 35,959,255.65         | 36,429,019.99         | 37,358,666.18         |
| A la Vista   | 3,782,108.14         | 25.95        | 14,576,558.04         | 25,410,700.22         | 20,621,134.85         | 18,847,053.83         | 38,983,373.95         | 21,955,240.45         | 19,566,666.57         | 19,013,923.61         | 18,267,518.60         | 18,656,360.99         | 16,859,255.65         | 17,429,019.99         | 18,358,666.18         |
| A Plazo  | -1,464,200.00        | -7.15        | 20,464,200.00         | 20,403,200.00         | 19,100,000.00         | 34,100,000.00         | 19,100,000.00         | 21,100,000.00         | 22,100,000.00         | 19,100,000.00         | 19,100,000.00         | 19,100,000.00         | 19,100,000.00         | 19,000,000.00         | 19,000,000.00         |
| <b>OBLIGACIONES</b>                                    | <b>0.00</b>          | <b>0.00</b>  | <b>0.00</b>           | <b>0.00</b>           | <b>400,041.75</b>     | <b>0.00</b>           | <b>0.00</b>           | <b>2,181,726.20</b>   | <b>52,848.56</b>      | <b>1,243,352.37</b>   | <b>0.00</b>           | <b>0.00</b>           | <b>0.00</b>           | <b>0.00</b>           | <b>0.00</b>           |
| 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                  | 400,041.75            | 0.00                  | 0.00                  | 2,181,726.20          | 52,848.56             | 1,243,352.37          | 0.00                  | 0.00                  | 0.00                  | 0.00                  | 0.00                  |
| <b>OTROS PASIVOS</b>                                   | <b>6,515,375.12</b>  | <b>67.36</b> | <b>9,672,753.85</b>   | <b>10,330,719.22</b>  | <b>9,497,190.28</b>   | <b>8,702,531.71</b>   | <b>12,644,605.82</b>  | <b>13,461,293.02</b>  | <b>12,474,903.06</b>  | <b>14,067,910.63</b>  | <b>14,096,115.45</b>  | <b>14,760,896.99</b>  | <b>19,221,228.40</b>  | <b>20,138,814.13</b>  | <b>16,188,128.97</b>  |
| Locales  | 6,797,124.81         | 77.02        | 8,824,580.80          | 9,862,883.87          | 8,941,967.84          | 8,111,653.89          | 11,890,012.36         | 12,740,788.02         | 11,640,964.97         | 13,053,109.53         | 12,831,565.06         | 13,456,708.27         | 17,807,589.18         | 18,563,165.19         | 15,621,705.61         |
| Extranjero   | -281,749.69          | -33.22       | 848,173.05            | 467,835.35            | 555,222.44            | 590,877.82            | 754,593.46            | 720,505.00            | 833,938.09            | 1,014,801.10          | 1,264,550.39          | 1,304,188.72          | 1,413,639.22          | 1,575,648.94          | 566,423.36            |
| <b>PATRIMONIO</b>                                      | <b>10,009,164.41</b> | <b>19.29</b> | <b>51,878,174.31</b>  | <b>52,393,552.77</b>  | <b>53,258,750.92</b>  | <b>54,519,157.22</b>  | <b>55,723,689.61</b>  | <b>56,195,748.60</b>  | <b>57,366,811.93</b>  | <b>58,622,369.20</b>  | <b>59,201,541.40</b>  | <b>59,156,687.04</b>  | <b>60,222,676.64</b>  | <b>61,040,563.99</b>  | <b>61,887,338.72</b>  |
| Capital  | 0.00                 | 0.00         | 19,585,641.97         | 19,585,641.97         | 19,585,641.97         | 19,585,641.97         | 19,585,641.97         | 19,585,641.97         | 19,585,641.97         | 19,585,641.97         | 19,585,641.97         | 19,585,641.97         | 19,585,641.97         | 19,585,641.97         | 19,585,641.97         |
| 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   | 111,144.00           | 0.00         | 0.00                  | 202,343.11            | 153,337.33            | 146,858.36            | 145,068.98            | -264,370.45           | -88,689.79            | 20,847.21             | 18,177.39             | 74,344.91             | 45,084.55             | 111,307.22            | 111,144.00            |
| Utilidad de Periodos Anteriores                        | 7,818,061.64         | 32.29        | 24,213,559.46         | 32,103,657.00         | 32,103,657.00         | 32,103,657.00         | 32,103,657.00         | 32,103,657.00         | 32,103,657.00         | 32,103,657.00         | 32,103,657.00         | 32,103,657.00         | 32,103,657.00         | 32,103,657.00         | 32,031,621.10         |
| Utilidad de Periodo                                    | 2,268,829.86         | 28.76        | 7,890,101.79          | 501,910.69            | 1,416,114.62          | 2,682,999.89          | 3,889,321.66          | 4,770,820.08          | 5,766,202.75          | 6,912,223.02          | 7,494,065.04          | 7,393,043.16          | 8,488,293.12          | 9,239,957.80          | 10,158,931.65         |
| Ganancia o Perdida en Valores Disponible para la Venta | -188,871.09          | -100.00      | 188,871.09            | 0.00                  | 0.00                  | 0.00                  | 0.00                  | 0.00                  | 0.00                  | 0.00                  | 0.00                  | 0.00                  | 0.00                  | 0.00                  | 0.00                  |
| 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                  |
| <b>PASIVO Y PATRIMONIO</b>                             | <b>61,777,729.68</b> | <b>14.02</b> | <b>440,581,599.65</b> | <b>452,194,892.08</b> | <b>453,231,616.31</b> | <b>461,383,350.30</b> | <b>473,892,852.88</b> | <b>463,079,674.74</b> | <b>476,916,247.12</b> | <b>470,787,897.49</b> | <b>474,191,167.71</b> | <b>481,005,685.39</b> | <b>482,016,496.44</b> | <b>492,765,327.34</b> | <b>502,359,329.33</b> |