



ESTADO DE RESULTADO
Banco Atlántico
ENERO - DICIEMBRE 2005
(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	2,021,863.87	1,883,870.77	1,781,627.31	5,687,361.95	2,026,454.08	2,405,028.36	2,216,487.02	6,647,969.46	2,297,777.89	2,519,158.87	2,277,575.95	7,094,512.71	2,420,715.15	2,184,986.29	2,557,964.14	7,163,665.58	26,593,509.70
Préstamos	1,685,095.31	1,481,935.38	1,336,617.52	4,503,648.21	1,687,907.00	1,956,610.92	1,890,285.60	5,534,803.52	2,011,556.76	2,230,574.03	1,988,821.38	6,230,952.17	2,045,038.63	1,889,682.56	2,093,318.33	6,028,039.52	22,297,443.42
Depósitos	308,062.66	346,530.31	391,588.34	1,046,181.31	338,547.08	314,202.45	296,061.62	948,811.15	296,653.98	274,831.10	283,838.82	855,323.90	336,447.97	374,205.47	465,179.74	1,175,833.18	4,026,149.54
Inversiones	28,705.90	55,405.08	53,421.45	137,532.43	0.00	134,214.99	30,139.80	164,354.79	-10,432.85	13,753.74	4,915.75	8,236.64	39,228.55	-78,901.74	-533.93	-40,207.12	269,916.74
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	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
Egresos de Operaciones	1,063,423.23	955,920.28	1,070,779.32	3,090,122.83	1,038,989.59	1,118,751.88	1,098,148.45	3,255,889.92	1,138,907.40	1,222,198.57	1,171,114.65	3,532,220.62	1,230,149.78	1,247,930.98	1,316,638.89	3,794,719.65	13,672,953.02
Intereses Pagados	1,017,788.96	932,955.22	1,024,862.28	2,975,606.46	1,020,167.85	1,089,163.12	1,064,062.70	3,173,393.67	1,112,367.38	1,175,658.62	1,133,329.01	3,421,355.01	1,207,938.43	1,215,293.21	1,280,765.18	3,703,996.82	13,274,351.96
Comisiones	45,634.27	22,965.06	45,917.04	114,516.37	18,821.74	29,588.76	34,085.75	82,496.25	26,540.02	46,539.95	37,785.64	110,865.61	22,211.35	32,637.77	35,873.71	90,722.83	398,601.06
Ingreso Neto de Intereses	958,440.64	927,950.49	710,847.99	2,597,239.12	987,464.49	1,286,276.48	1,118,338.57	3,392,079.54	1,158,870.49	1,296,960.30	1,106,461.30	3,562,292.09	1,190,565.37	937,055.31	1,241,325.25	3,368,945.93	12,920,556.68
Otros Ingresos	609,197.80	1,184,265.63	2,250,428.49	4,043,891.92	1,447,589.78	996,807.05	983,351.40	3,427,748.23	994,253.29	587,968.28	618,596.59	2,200,818.16	493,370.72	745,155.60	875,881.41	2,114,407.73	11,786,866.04
Comisiones	319,094.35	208,542.42	342,661.54	870,298.31	684,031.41	339,609.75	264,657.37	1,288,298.53	195,141.65	332,047.87	326,954.45	854,143.97	347,310.25	283,557.23	296,094.36	926,961.84	3,939,702.65
Operaciones con Divisas	1,181.69	8,420.93	5,116.09	14,718.71	11,629.24	8,437.87	7,039.68	27,106.79	5,692.89	4,154.49	9,784.21	19,631.59	6,427.36	4,911.01	6,340.93	17,679.30	79,136.39
Dividendos	122,817.89	723,371.99	872,001.24	1,718,191.12	347,012.34	444,705.03	609,625.74	1,401,343.11	751,603.09	205,495.73	236,002.24	1,193,101.06	18,298.59	-95,505.96	-255,788.37	-332,995.74	3,979,639.55
Otros Ingresos	166,103.87	243,930.29	1,030,649.62	1,440,683.78	404,916.79	204,054.40	102,028.61	710,999.80	41,815.66	46,270.19	45,855.69	133,941.54	121,334.52	552,193.32	829,234.49	1,502,762.33	3,788,387.45
Ingresos de Operaciones	1,567,638.44	2,112,216.12	2,961,276.48	6,641,131.04	2,435,054.27	2,283,083.53	2,101,689.97	6,819,827.77	2,153,123.78	1,884,928.58	1,725,057.89	5,763,110.25	1,683,936.09	1,682,210.91	2,117,206.66	5,483,353.66	24,707,422.72
Egresos Generales	998,913.18	1,033,267.92	1,232,752.16	3,264,933.26	1,143,074.69	1,155,704.32	1,141,400.16	3,440,179.17	1,143,806.70	1,163,249.34	940,125.74	3,247,181.78	560,881.55	949,690.79	524,854.92	2,035,427.26	11,987,721.47
Gastos Administrativos	662,793.50	582,733.01	774,360.19	2,019,886.70	762,103.58	772,999.34	763,071.44	2,298,174.36	759,902.54	767,150.43	478,334.82	2,005,387.79	136,311.25	587,747.79	153,090.82	877,149.86	7,200,598.71
Gastos Generales	119,106.04	125,808.11	139,706.59	384,620.74	124,239.52	127,028.01	128,307.18	379,574.71	126,560.29	146,439.99	144,447.05	417,447.33	122,173.56	109,418.00	240,480.59	472,072.15	1,653,714.93
Gastos de Depreciación	45,152.61	46,328.34	47,716.41	139,197.36	51,153.40	51,572.45	53,982.08	156,707.93	57,066.67	50,964.99	51,837.57	159,869.23	54,922.82	52,025.95	58,819.00	165,767.77	621,542.29
Otros Gastos	171,861.03	278,398.46	270,968.97	721,228.46	205,578.19	204,104.52	196,039.46	605,722.17	200,277.20	198,693.93	265,506.30	664,477.43	247,473.92	200,499.05	72,464.51	520,437.48	2,511,865.54
Utilidad antes de Provisiones	568,725.26	1,078,948.20	1,728,524.32	3,376,197.78	1,291,979.58	1,127,379.21	960,289.81	3,379,648.60	1,009,317.08	721,679.24	784,932.15	2,515,928.47	1,123,054.54	732,520.12	1,592,351.74	3,447,926.40	12,719,701.25
Provisiones por Cuentas Malas	66,814.58	164,744.27	461,639.05	693,197.90	85,657.81	245,880.79	-35,092.86	296,445.74	-136,703.19	139,837.22	885,954.03	889,088.06	27,804.58	-19,144.56	673,377.89	682,037.91	2,560,769.61
Utilidad del Periodo	501,910.68	914,203.93	1,266,885.27	2,682,999.88	1,206,321.77	881,498.42	995,382.67	3,083,202.86	1,146,020.27	581,842.02	-101,021.88	1,626,840.41	1,095,249.96	751,664.68	918,973.85	2,765,888.49	10,158,931.64