



Banco Atlántico ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	361,131.95	418,128.97	381,881.97	413,500.91	360,338.34	369,741.42	376,128.50	425,840.37	397,726.36	
3 Activos Líquidos	60,168.12	110,890.69	88,086.44	113,071.03	75,540.26	69,141.08	55,365.76	46,485.97	63,731.56	
4 Total de Préstamos	286,365.25	289,974.05	268,058.00	263,815.61	254,630.11	270,360.25	285,977.45	331,147.44	305,873.95	
5 Locales	276,583.98	277,095.82	255,807.06	250,211.92	245,008.59	242,475.79	258,329.38	289,463.74	283,779.46	
6 Extranjeros	9,781.27	12,878.23	12,250.94	13,603.69	9,621.52	27,884.46	27,648.07	41,683.70	22,094.49	
7 Total de Inversiones	5,838.33	7,329.41	15,942.99	15,822.93	15,485.26	17,929.24	20,879.11	24,911.96	16,096.82	
8 Total de Depósitos	307,663.67	358,505.04	327,606.75	355,369.73	303,307.41	309,933.65	316,267.76	350,869.06	336,249.71	
9 Locales	156,648.75	154,691.06	153,958.13	155,801.69	145,464.57	153,927.71	159,655.87	160,171.30	165,526.21	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	156,648.75	152,691.06	153,958.13	150,801.69	145,464.57	151,122.88	155,842.73	155,755.29	161,693.41	
12 Depósitos de Bancos	0.00	2,000.00	0.00	5,000.00	0.00	2,804.83	3,813.14	4,416.01	3,832.80	
13 Extranjeros	151,014.92	203,813.98	173,648.62	199,568.04	157,842.84	156,005.94	156,611.89	190,697.77	170,723.49	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	63,209.76	62,905.04	67,036.43	63,751.04	60,970.28	73,185.67	80,028.26	74,881.57	62,704.12	
16 Depósitos de Bancos	87,805.16	140,908.94	106,612.20	135,817.00	96,872.56	82,820.27	76,583.62	115,816.19	108,019.37	
17 Patrimonio Total	38,035.22	39,338.10	38,326.83	40,283.18	40,938.48	42,861.64	40,781.28	42,941.34	44,454.45	
18 PROMEDIO (12 MESES)										
19 Total de Activos	361,131.95	418,128.97	381,881.97	413,500.91	360,735.14	393,935.19	379,005.23	419,670.64	379,032.35	
20 Activos Generadores de Ingresos	292,203.58	297,303.46	284,000.99	279,638.55	281,159.47	292,796.47	295,428.77	317,848.97	296,043.07	
21 Total de Prestamos	286,365.25	289,974.05	268,058.00	263,815.61	270,497.68	280,167.15	277,017.72	297,481.53	280,252.03	
22 Total de Inversiones	5,838.33	7,329.41	15,942.99	15,822.93	10,661.79	12,629.32	18,411.05	20,367.45	15,791.04	
23 Patrimonio Total	38,035.22	39,338.10	38,326.83	40,283.18	39,486.85	41,099.87	39,554.05	41,612.26	42,696.46	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	30,320.83	6,461.25	12,744.81	18,913.91	24,954.57	5,819.57	11,805.27	18,210.66	24,809.25	
26 Egreso de Operaciones	16,745.09	2,484.28	4,874.25	7,296.21	9,559.89	2,116.95	4,856.05	8,174.69	11,937.23	



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27 Ingreso Neto de Intereses	13,575.73	3,976.97	7,870.56	11,617.70	15,394.68	3,702.63	6,949.22	10,035.98	12,872.03	
28 Otros Ingresos	5,900.44	1,605.37	2,901.23	3,952.82	5,281.44	1,666.64	3,257.86	5,683.79	8,565.48	
29 Ingreso de Operaciones	19,476.17	5,582.34	10,771.79	15,570.52	20,676.12	5,369.27	10,207.08	15,719.77	21,437.50	
30 Egresos Generales	9,595.59	2,662.09	5,348.04	7,621.56	11,014.46	2,723.56	5,455.81	8,186.42	11,943.73	
31 Utilidad Antes de Provisiones	9,880.58	2,920.24	5,423.75	7,948.96	9,661.66	2,645.71	4,751.27	7,533.35	9,493.78	
32 Utilidad del Periodo	4,507.69	1,302.88	3,182.18	4,994.51	5,749.77	1,942.39	3,252.93	5,412.46	6,791.08	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	6,158.03	6,605.29	4,813.78	8,198.13	2,000.04	3,514.21	3,729.47	4,979.33	7,051.87	
35 Total Provisiones Para Préstamos	5,860.62	0.00	7,062.42	7,494.04	4,570.71	4,909.93	4,912.14	5,503.35	5,790.98	
36 Préstamos Vencidos / Préstamos Totales (%)	2.15	2.28	1.80	3.11	0.79	1.30	1.30	1.50	2.31	
37 Provisiones / Préstamos Vencidos (%)	95.17	0.00	146.71	91.41	228.53	139.72	131.71	110.52	82.12	
38 Provisiones Para Préstamos / Préstamos Totales (%)	2.05	0.00	2.63	2.84	1.80	1.82	1.72	1.66	1.89	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	10.53	9.41	10.04	9.74	11.36	11.59	10.84	10.08	11.18	
41 Patrimonio / Activos Generadores de Ing. (%)	13.02	13.23	13.50	14.41	15.16	14.87	13.29	12.06	13.81	
42 Patrimonio / Préstamos Totales (%)	13.28	13.57	14.30	15.27	16.08	15.85	14.26	12.97	14.53	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	19.56	30.93	26.89	31.82	24.91	22.31	17.51	13.25	18.95	
45 Activos Líquidos / Activos Totales (%)	16.66	26.52	23.07	27.34	20.96	18.70	14.72	10.92	16.02	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	21.45	32.98	31.75	36.27	30.01	28.09	24.11	20.35	23.74	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.75	2.24	2.38	2.05	2.65	2.20	2.27	2.29	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	1.25	1.67	1.61	1.59	1.97	1.72	1.72	1.79	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	13.25	16.61	16.53	14.56	18.90	16.45	17.34	15.91	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	8.69	8.98	9.02	8.88	7.95	7.99	7.64	8.38	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.34	3.43	3.48	3.40	2.89	3.29	3.43	4.03	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	5.35	5.54	5.54	5.48	5.06	4.70	4.21	4.35			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	47.69	49.65	48.95	53.27	50.72	53.45	52.08	55.71			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.16	2.04	1.88	1.88	2.28	2.21	2.38	2.89			
56 PRODUCTIVIDAD												
57 Número de Empleados	139.00	139.00	139.00	149.00	139.00	141.00	148.00	159.00	146.00			
58 Número de Sucursales	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00			
59 Préstamos / Empleados	2,060.18	2,086.14	1,928.47	1,770.57	1,831.87	1,917.45	1,932.28	2,082.69	2,095.03			
60 Depósitos Totales / Empleados	2,213.41	2,579.17	2,356.88	2,385.03	2,182.07	2,198.11	2,136.94	2,206.72	2,303.08			
61 Utilidad Neta / Empleados	0.00	9.37	22.89	33.52	41.37	13.78	21.98	34.04	46.51			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	-0.22	-11.57	-1.51	2.98	10.38			
64 Préstamos (%)	0.00	0.00	0.00	0.00	-11.08	-6.76	6.68	25.52	20.12			
65 Locales (%)	0.00	0.00	0.00	0.00	-11.42	-12.49	0.99	15.69	15.82			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	-1.63	116.52	125.68	206.41	129.64			
67 Depósitos (%)	0.00	0.00	0.00	0.00	-1.42	-13.55	-3.46	-1.27	10.86			
68 Locales (%)	0.00	0.00	0.00	0.00	-7.14	-0.49	3.70	2.80	13.79			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	4.52	-23.46	-9.81	-4.44	8.16			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	7.63	8.96	6.40	6.60	8.59			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	49.08	2.22	8.37	18.11			