



## Banco Trasatlántico ESTADÍSTICAS 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	143,673.16	146,973.90	145,115.77	135,013.13	137,953.87	130,570.38	130,399.47	130,032.18	146,145.73			
3 Activos Líquidos	19,743.13	27,548.00	25,512.81	27,206.02	33,053.13	28,882.76	29,471.36	24,060.42	28,241.12			
4 Total de Préstamos	65,039.66	64,647.21	66,646.73	57,021.88	58,610.45	56,716.45	59,461.24	63,454.37	77,110.46			
5 Locales	47,722.63	54,510.34	56,590.45	47,146.70	46,043.56	44,114.18	46,875.11	50,901.30	62,359.52			
6 Extranjeros	17,317.04	10,136.87	10,056.29	9,875.18	12,566.89	12,602.28	12,586.13	12,553.07	14,750.95			
7 Total de Inversiones	54,488.73	51,449.69	48,175.99	46,530.17	36,548.04	38,861.53	35,038.03	38,839.36	37,009.64			
8 Total de Depósitos	121,290.32	126,324.47	122,273.96	114,235.30	116,943.29	111,657.18	110,224.23	110,687.28	127,213.51			
9 Locales	94,602.12	103,295.07	98,520.13	87,195.29	86,527.57	82,208.24	82,054.89	86,694.33	103,400.44			
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	65,092.92	77,366.71	80,768.97	71,946.51	71,826.82	70,704.83	73,048.47	74,683.11	90,883.48			
12 Depósitos de Bancos	29,509.19	25,928.35	17,751.16	15,248.78	14,700.75	11,503.41	9,006.42	12,011.22	12,516.96			
13 Extranjeros	26,688.21	23,029.40	23,753.83	27,040.02	30,415.72	29,448.94	28,169.34	23,992.95	23,813.07			
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	26,688.21	23,029.40	23,753.83	27,040.02	30,415.72	29,448.94	28,169.34	23,992.95	23,813.07			
16 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17 Patrimonio Total	15,557.28	14,988.76	15,098.93	15,212.33	15,606.80	15,694.81	15,524.95	15,846.79	16,484.93			
18 PROMEDIO (12 MESES)												
19 Total de Activos	143,673.16	146,973.90	145,115.77	135,013.13	140,813.52	138,772.14	137,757.62	132,522.66	142,049.80			
20 Activos Generadores de Ingresos	119,528.40	116,096.90	114,822.73	103,552.05	107,343.44	105,837.44	104,661.00	102,922.89	104,639.29			
21 Total de Prestamos	65,039.66	64,647.21	66,646.73	57,021.88	61,825.05	60,681.83	63,053.99	60,238.12	67,860.45			
22 Total de Inversiones	54,488.73	51,449.69	48,175.99	46,530.17	45,518.39	45,155.61	41,607.01	42,684.77	36,778.84			
23 Patrimonio Total	15,557.28	14,988.76	15,098.93	15,212.33	15,582.04	15,341.79	15,311.94	15,529.56	16,045.86			
24 ESTADO DE GANANCIAS Y PERDIDAS												
25 Ingreso por Intereses	11,731.80	2,451.71	4,960.48	6,968.67	9,110.10	1,827.23	3,879.63	5,697.07	7,637.38			
26 Egreso de Operaciones	8,749.55	1,936.26	3,844.96	5,554.43	7,036.98	1,378.94	2,650.15	3,938.30	5,275.70			



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27 Ingreso Neto de Intereses	2,982.23	515.44	1,115.52	1,414.23	2,073.13	448.29	1,229.48	1,758.76	2,361.68			
28 Otros Ingresos	4,869.04	297.44	1,616.42	1,971.29	4,560.52	166.97	2,134.19	2,428.09	2,992.48			
29 Ingreso de Operaciones	7,851.27	812.88	2,731.94	3,385.52	6,633.65	615.27	3,363.66	4,186.85	5,354.16			
30 Egresos Generales	5,270.89	586.31	1,937.98	2,433.16	5,011.81	337.12	2,691.93	3,148.29	3,532.47			
31 Utilidad Antes de Provisiones	2,580.38	226.57	793.96	952.36	1,621.83	278.15	671.74	1,038.56	1,821.69			
32 Utilidad del Periodo	2,277.58	176.54	698.93	812.33	1,206.80	233.15	524.95	846.79	1,484.93			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	4,470.92	5,511.59	4,151.89	4,197.99	5,848.57	6,864.26	6,652.30	6,849.69	6,762.15			
35 Total Provisiones Para Préstamos	1,096.47	1,447.89	1,428.69	1,443.98	1,588.95	1,683.95	1,703.97	1,748.95	1,845.56			
36 Préstamos Vencidos / Préstamos Totales (%)	6.87	8.53	6.23	7.36	9.98	12.10	11.19	10.79	8.77			
37 Provisiones / Préstamos Vencidos (%)	24.52	26.27	34.41	34.40	27.17	24.53	25.61	25.53	27.29			
38 Provisiones para Préstamos / Préstamos Totales (%)	1.69	2.24	2.14	2.53	2.71	2.97	2.87	2.76	2.39			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	10.83	10.20	10.40	11.27	11.31	12.02	11.91	12.19	11.28			
41 Patrimonio / Activos Generadores de Ing. (%)	13.02	12.91	13.15	14.69	16.40	16.42	16.43	15.49	14.45			
42 Patrimonio / Préstamos Totales (%)	23.92	23.19	22.66	26.68	26.63	27.67	26.11	24.97	21.38			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	16.28	21.81	20.87	23.82	28.26	25.87	26.74	21.74	22.20			
45 Activos Líquidos / Activos Totales (%)	13.74	18.74	17.58	20.15	23.96	22.12	22.60	18.50	19.32			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	61.20	62.54	60.27	64.55	59.52	60.67	58.53	56.83	51.29			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.61	1.22	1.05	1.12	0.88	1.00	1.10	1.42			
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	0.48	0.96	0.80	0.86	0.67	0.76	0.85	1.05			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	4.71	9.26	7.12	7.74	6.08	6.86	7.27	9.25			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	8.45	8.64	8.97	8.49	6.91	7.41	7.38	7.30			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	6.67	6.70	7.15	6.56	5.21	5.06	5.10	5.04			



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.78	1.94	1.82	1.93	1.69	2.35	2.28	2.26	
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	72.13	70.94	71.87	75.55	54.79	80.03	75.19	65.98	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.02	2.82	2.54	4.25	0.63	4.08	3.15	2.86	
56 PRODUCTIVIDAD										
57 Número de Empleados	37.00	37.00	37.00	37.00	36.00	36.00	36.00	36.00	34.00	
58 Número de Sucursales	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	
59 Préstamos / Empleados	1,757.83	1,747.22	1,801.26	1,541.13	1,628.07	1,575.46	1,651.70	1,762.62	2,267.95	
60 Depósitos Totales / Empleados	3,278.12	3,414.17	3,304.70	3,087.44	3,248.42	3,101.59	3,061.78	3,074.65	3,741.57	
61 Utilidad Neta / Empleados	0.00	4.77	18.89	21.95	33.52	6.48	14.58	23.52	43.67	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	0.00	0.00	0.00	-3.98	-11.16	-10.14	-3.69	5.94	
64 Préstamos (%)	0.00	0.00	0.00	0.00	-9.89	-12.27	-10.78	11.28	31.56	
65 Locales (%)	0.00	0.00	0.00	0.00	-3.52	-19.07	-17.17	7.96	35.44	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	-27.43	24.32	25.16	27.12	17.38	
67 Depósitos (%)	0.00	0.00	0.00	0.00	-3.58	-11.61	-9.85	-3.11	8.78	
68 Locales (%)	0.00	0.00	0.00	0.00	-8.54	-20.41	-16.71	-0.57	19.50	
69 Extranjeros (%)	0.00	0.00	0.00	0.00	13.97	27.88	18.59	-11.27	-21.71	
70 Patrimonio (%)	0.00	0.00	0.00	0.00	0.32	4.71	2.82	4.17	5.63	
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	32.07	-24.89	4.24	23.05	