



**Banco Atlántico**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 18**

|                                    | 2003        |             |             | 2004        |             |             | 2005        |             |             |  |
|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|
|                                    | 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                 | 399,629.00  | 488,010.98  | 508,791.59  | 511,367.16  | 440,581.60  | 461,383.35  | 476,916.25  | 481,005.69  | 502,359.33  |  |
| 3 Activos Líquidos                 | 63,731.56   | 89,291.54   | 97,185.28   | 115,205.96  | 116,780.28  | 135,919.76  | 111,258.37  | 105,226.17  | 167,130.54  |  |
| 4 Total de Préstamos               | 307,499.95  | 364,849.04  | 376,300.56  | 360,828.76  | 288,988.91  | 293,334.07  | 326,350.76  | 337,309.65  | 297,253.04  |  |
| 5 Locales                          | 297,538.44  | 315,590.73  | 318,486.08  | 297,624.92  | 260,838.75  | 273,334.19  | 314,876.93  | 327,376.35  | 288,806.52  |  |
| 6 Extranjeros                      | 9,961.51    | 49,258.31   | 57,814.48   | 63,203.84   | 28,150.16   | 19,999.88   | 11,473.83   | 9,933.30    | 8,446.52    |  |
| 7 Total de Inversiones             | 17,705.68   | 24,038.93   | 23,022.03   | 23,015.17   | 23,731.85   | 22,806.66   | 27,257.80   | 26,973.67   | 22,339.61   |  |
| 8 Total de Depósitos               | 336,249.71  | 425,409.56  | 447,479.32  | 448,167.67  | 379,030.67  | 398,161.66  | 407,021.68  | 407,088.10  | 424,283.86  |  |
| 9 Locales                          | 163,527.22  | 250,572.78  | 279,285.62  | 295,304.63  | 251,531.89  | 242,921.38  | 259,234.00  | 258,573.18  | 257,017.50  |  |
| 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       | 159,694.42  | 230,953.27  | 275,434.37  | 283,532.43  | 245,694.50  | 235,945.88  | 250,550.53  | 253,020.72  | 251,336.08  |  |
| 12 Depósitos de Bancos             | 3,832.80    | 19,619.51   | 3,851.25    | 11,772.20   | 5,837.39    | 6,975.50    | 8,683.47    | 5,552.46    | 5,681.42    |  |
| 13 Extranjeros                     | 172,722.49  | 174,836.78  | 168,193.69  | 152,863.04  | 127,498.78  | 155,240.28  | 147,787.68  | 148,514.93  | 167,266.37  |  |
| 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       | 64,703.12   | 55,887.49   | 82,872.27   | 101,302.28  | 92,458.02   | 102,293.23  | 106,121.01  | 110,758.57  | 129,907.70  |  |
| 16 Depósitos de Bancos             | 108,019.37  | 118,949.28  | 85,321.42   | 51,560.75   | 35,040.76   | 52,947.05   | 41,666.67   | 37,756.36   | 37,358.67   |  |
| 17 Patrimonio Total                | 47,734.56   | 50,604.64   | 50,222.23   | 49,018.55   | 51,878.17   | 54,519.16   | 57,366.81   | 59,156.69   | 61,887.34   |  |
| 18 PROMEDIO (12 MESES)             |             |             |             |             |             |             |             |             |             |  |
| 19 Total de Activos                | 379,983.67  | 428,876.20  | 442,460.04  | 468,603.77  | 420,105.30  | 474,697.17  | 492,853.92  | 496,186.42  | 471,470.46  |  |
| 20 Activos Generadores de Ingresos | 297,660.50  | 338,588.73  | 353,089.57  | 369,951.66  | 318,963.20  | 352,514.35  | 376,465.57  | 374,063.62  | 316,156.70  |  |
| 21 Total de Prestamos              | 281,065.03  | 317,604.64  | 331,139.00  | 345,988.10  | 298,244.43  | 329,091.56  | 351,325.66  | 349,069.20  | 293,120.98  |  |
| 22 Total de Inversiones            | 16,595.47   | 20,984.09   | 21,950.57   | 23,963.57   | 20,718.77   | 23,422.80   | 25,139.92   | 24,994.42   | 23,035.73   |  |
| 23 Patrimonio Total                | 44,336.52   | 46,733.14   | 45,501.75   | 45,979.94   | 49,806.37   | 52,561.90   | 53,794.52   | 54,087.62   | 56,882.76   |  |
| 24 ESTADO DE GANANCIAS Y PERDIDAS  |             |             |             |             |             |             |             |             |             |  |
| 25 Ingreso por Intereses           | 24,793.90   | 6,694.65    | 14,161.66   | 21,444.42   | 28,023.94   | 5,687.36    | 12,335.33   | 19,429.84   | 26,593.51   |  |
| 26 Egreso de Operaciones           | 11,936.90   | 3,826.44    | 8,397.07    | 12,869.33   | 17,081.14   | 3,090.12    | 6,346.01    | 9,878.23    | 13,672.95   |  |



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|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|--|
|  | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 |  |  |
| 27 Ingreso Neto de Intereses   | 12,857.00   | 2,868.22    | 5,764.59    | 8,575.09    | 10,942.80   | 2,597.24    | 5,989.32    | 9,551.61    | 12,920.56   |  |  |
| 28 Otros Ingresos  | 11,544.73   | 3,600.82    | 6,899.49    | 8,384.95    | 11,905.70   | 4,043.89    | 7,471.64    | 9,672.46    | 11,786.87   |  |  |
| 29 Ingreso de Operaciones  | 24,401.74   | 6,469.04    | 12,664.08   | 16,960.04   | 22,848.50   | 6,641.13    | 13,460.96   | 19,224.07   | 24,707.42   |  |  |
| 30 Egresos Generales   | 11,943.73   | 3,110.09    | 6,177.94    | 8,970.43    | 11,590.74   | 3,264.93    | 6,705.11    | 9,952.29    | 11,987.72   |  |  |
| 31 Utilidad Antes de Provisiones   | 12,458.01   | 3,358.95    | 6,486.14    | 7,989.61    | 11,257.75   | 3,376.20    | 6,755.85    | 9,271.77    | 12,719.70   |  |  |
| 32 Utilidad del Periodo  | 10,071.19   | 2,830.68    | 5,463.95    | 5,827.32    | 7,890.10    | 2,683.00    | 5,766.20    | 7,393.04    | 10,158.93   |  |  |
| 33 CALIDAD DE ACTIVOS  |             |             |             |             |             |             |             |             |             |  |  |
| 34 Total de Préstamos Vencidos   | 7,051.87    | 2,486.22    | 2,575.88    | 2,925.23    | 3,698.73    | 6,586.35    | 7,814.50    | 5,760.39    | 8,910.70    |  |  |
| 35 Total Provisiones Para Préstamos  | 5,790.98    | 5,158.38    | 5,742.73    | 5,791.10    | 5,684.82    | 5,671.58    | 5,608.34    | 6,049.77    | 6,114.50    |  |  |
| 36 Préstamos Vencidos / Préstamos Totales (%)                              | 2.29        | 0.68        | 0.68        | 0.81        | 1.28        | 2.25        | 2.39        | 1.71        | 3.00        |  |  |
| 37 Provisiones / Préstamos Vencidos (%)                                    | 82.12       | 207.48      | 222.94      | 197.97      | 153.70      | 86.11       | 71.77       | 105.02      | 68.62       |  |  |
| 38 Provisiones Para Préstamos / Préstamos Totales (%)                      | 1.88        | 1.41        | 1.53        | 1.60        | 1.97        | 1.93        | 1.72        | 1.79        | 2.06        |  |  |
| 39 RAZONES DE CAPITAL  |             |             |             |             |             |             |             |             |             |  |  |
| 40 Patrimonio / Activos Totales (%)  | 11.94       | 10.37       | 9.87        | 9.59        | 11.77       | 11.82       | 12.03       | 12.30       | 12.32       |  |  |
| 41 Patrimonio / Activos Generadores de Ing. (%)                            | 14.68       | 13.01       | 12.58       | 12.77       | 16.59       | 17.25       | 16.22       | 16.24       | 19.36       |  |  |
| 42 Patrimonio / Préstamos Totales (%)                                      | 15.52       | 13.87       | 13.35       | 13.58       | 17.95       | 18.59       | 17.58       | 17.54       | 20.82       |  |  |
| 43 LIQUIDEZ  |             |             |             |             |             |             |             |             |             |  |  |
| 44 Activos Líquidos / Total de Depósitos (%)                               | 18.95       | 20.99       | 21.72       | 25.71       | 30.81       | 34.14       | 27.33       | 25.85       | 39.39       |  |  |
| 45 Activos Líquidos / Activos Totales (%)                                  | 15.95       | 18.30       | 19.10       | 22.53       | 26.51       | 29.46       | 23.33       | 21.88       | 33.27       |  |  |
| 46 Activos Líquidos + Inversiones / Depósitos Totales (%)                  | 24.22       | 26.64       | 26.86       | 30.84       | 37.07       | 39.86       | 34.03       | 32.47       | 44.66       |  |  |
| 47 RENTABILIDAD  |             |             |             |             |             |             |             |             |             |  |  |
| 48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)          | 3.38        | 3.34        | 3.09        | 2.10        | 2.47        | 3.04        | 3.06        | 2.64        | 3.21        |  |  |
| 49 Utilidad Neta / Total de Activos (Promedio) (%)                         | 2.65        | 2.64        | 2.47        | 1.66        | 1.88        | 2.26        | 2.34        | 1.99        | 2.15        |  |  |
| 50 Utilidad Neta / Patrimonio Total (Promedio) (%)                         | 22.72       | 24.23       | 24.02       | 16.90       | 15.84       | 20.42       | 21.44       | 18.22       | 17.86       |  |  |
| 51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 8.33        | 7.91        | 8.02        | 7.73        | 8.79        | 6.45        | 6.55        | 6.93        | 8.41        |  |  |
| 52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)    | 4.01        | 4.52        | 4.76        | 4.64        | 5.36        | 3.51        | 3.37        | 3.52        | 4.32        |  |  |



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|  | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 |  |  |  |
| 53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 4.32        | 3.39        | 3.27        | 3.09        | 3.43        | 2.95        | 3.18        | 3.40        | 4.09        |  |  |  |
| 54 Egresos Generales / Ingresos de Operaciones (%)                               | 48.95       | 48.08       | 48.78       | 52.89       | 50.73       | 49.16       | 49.81       | 51.77       | 48.52       |  |  |  |
| 55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)               | 3.88        | 4.25        | 3.91        | 3.02        | 3.73        | 4.59        | 3.97        | 3.45        | 3.73        |  |  |  |
| 56 PRODUCTIVIDAD   |             |             |             |             |             |             |             |             |             |  |  |  |
| 57 Número de Empleados   | 146.00      | 161.00      | 141.00      | 140.00      | 140.00      | 137.00      | 133.00      | 134.00      | 129.00      |  |  |  |
| 58 Número de Sucursales  | 7.00        | 7.00        | 7.00        | 7.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |  |  |  |
| 59 Préstamos / Empleados   | 2,106.16    | 2,266.14    | 2,668.80    | 2,577.35    | 2,064.21    | 2,141.12    | 2,453.77    | 2,517.24    | 2,304.29    |  |  |  |
| 60 Depósitos Totales / Empleados   | 2,303.08    | 2,642.30    | 3,173.61    | 3,201.20    | 2,707.36    | 2,906.29    | 3,060.31    | 3,037.97    | 3,289.02    |  |  |  |
| 61 Utilidad Neta / Empleados   | 68.98       | 17.58       | 38.75       | 41.62       | 56.36       | 19.58       | 43.35       | 55.17       | 78.75       |  |  |  |
| 62 TASA DE CRECIMIENTO (12 MESES)  |             |             |             |             |             |             |             |             |             |  |  |  |
| 63 Activos (%)   | 10.90       | 31.99       | 35.27       | 20.08       | 10.25       | -5.46       | -6.26       | -5.94       | 14.02       |  |  |  |
| 64 Préstamos (%)   | 20.76       | 34.95       | 31.58       | 8.96        | -6.02       | -19.60      | -13.27      | -6.52       | 2.86        |  |  |  |
| 65 Locales (%)   | 21.44       | 30.15       | 23.29       | 2.82        | -12.33      | -13.39      | -1.13       | 10.00       | 10.72       |  |  |  |
| 66 Extranjeros (%)   | 3.53        | 76.65       | 109.11      | 51.63       | 182.59      | -59.40      | -80.15      | -84.28      | -69.99      |  |  |  |
| 67 Depósitos (%)   | 10.86       | 37.26       | 41.49       | 27.73       | 12.72       | -6.41       | -9.04       | -9.17       | 11.94       |  |  |  |
| 68 Locales (%)   | 12.42       | 62.79       | 74.93       | 84.37       | 53.82       | -3.05       | -7.18       | -12.44      | 2.18        |  |  |  |
| 69 Extranjeros (%)   | 9.43        | 12.07       | 7.40        | -19.84      | -26.18      | -11.21      | -12.13      | -2.84       | 31.19       |  |  |  |
| 70 Patrimonio (%)  | 16.60       | 18.07       | 23.15       | 14.15       | 8.68        | 7.74        | 14.23       | 20.68       | 19.29       |  |  |  |
| 71 Utilidad Neta (%)   | 75.16       | 45.73       | 67.97       | 7.67        | -21.66      | -5.22       | 5.53        | 26.87       | 28.76       |  |  |  |