



## Banco Transatlántico 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	145,734.34	149,436.66	150,395.81	148,799.02	156,410.46	158,985.41	147,812.79	152,245.32	153,603.20	
3 Activos Líquidos	28,415.91	37,688.63	43,353.16	38,565.91	34,997.06	48,710.75	47,545.79	53,438.74	57,131.69	
4 Total de Préstamos	77,009.93	60,208.20	56,369.39	53,702.52	49,654.51	51,005.61	44,002.39	46,382.86	45,371.52	
5 Locales	62,258.98	50,653.67	47,906.16	45,146.66	42,902.33	44,247.50	41,836.33	44,278.06	45,371.52	
6 Extranjeros	14,750.95	9,554.53	8,463.23	8,555.86	6,752.17	6,758.10	2,166.06	2,104.80	0.01	
7 Total de Inversiones	36,699.64	46,257.01	46,258.18	51,859.43	66,803.32	52,831.74	51,814.27	48,071.56	47,134.91	
8 Total de Depósitos	127,213.51	127,842.78	129,871.07	125,031.20	133,507.18	136,530.03	125,142.43	130,937.60	131,262.49	
9 Locales	103,400.44	105,822.67	109,085.03	104,153.60	111,272.48	110,962.73	105,796.92	110,505.89	113,168.50	
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	90,883.48	94,299.89	97,056.30	93,631.51	100,260.84	101,962.73	96,796.92	101,505.89	104,168.50	
12 Depósitos de Bancos	12,516.96	11,522.78	12,028.73	10,522.09	11,011.65	9,000.00	9,000.00	9,000.00	9,000.00	
13 Extranjeros	23,813.07	22,020.11	20,786.05	20,877.60	22,234.70	25,567.29	19,345.51	20,431.71	18,094.00	
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	23,813.07	22,020.11	20,786.05	20,877.60	22,234.70	25,567.29	19,345.51	20,431.71	18,094.00	
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	16,203.78	17,531.61	17,645.17	18,341.18	18,273.82	18,465.86	18,352.59	18,509.47	18,516.88	
18 PROMEDIO (12 MESES)										
19 Total de Activos	141,844.11	140,003.52	140,397.64	139,415.60	151,072.40	154,211.03	149,104.30	150,522.17	155,006.83	
20 Activos Generadores de Ingresos	104,434.03	101,021.60	98,563.43	103,927.84	115,083.70	105,151.28	99,222.12	100,008.19	104,482.13	
21 Total de Prestamos	67,810.19	58,462.33	57,915.32	58,578.45	63,332.22	55,606.91	50,185.89	50,042.69	47,513.01	
22 Total de Inversiones	36,623.84	42,559.27	40,648.11	45,349.40	51,751.48	49,544.38	49,036.22	49,965.50	56,969.12	
23 Patrimonio Total	15,905.29	16,613.21	16,585.06	17,093.99	17,238.80	17,998.73	17,998.88	18,425.32	18,395.35	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	7,603.40	1,977.71	4,086.81	5,995.49	7,972.76	2,478.82	4,996.77	7,290.27	9,426.43	
26 Egreso de Operaciones	5,275.70	1,530.88	3,022.96	4,477.63	6,032.05	1,560.80	3,123.07	4,692.52	6,310.68	



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27 Ingreso Neto de Intereses	2,327.71	446.83	1,063.85	1,517.86	1,940.71	918.02	1,873.70	2,597.75	3,115.75		
28 Otros Ingresos	3,067.60	1,256.55	1,385.89	2,040.58	2,484.80	364.20	636.04	806.45	954.46		
29 Ingreso de Operaciones	5,395.30	1,703.38	2,449.73	3,558.44	4,425.51	1,282.22	2,509.74	3,404.20	4,070.22		
30 Egresos Generales	3,653.26	362.53	746.55	1,114.24	1,971.69	753.59	1,242.16	1,660.74	2,255.34		
31 Utilidad Antes de Provisiones	1,742.05	1,340.85	1,703.19	2,444.20	2,453.82	528.63	1,267.58	1,743.46	1,814.87		
32 Utilidad del Periodo	1,203.78	1,295.85	1,613.19	2,309.20	2,273.82	192.04	352.59	509.47	516.88		
33 CALIDAD DE ACTIVOS											
34 Total de Préstamos Vencidos	6,802.15	8,376.42	5,791.75	5,530.55	4,302.73	4,061.59	4,339.10	4,063.39	3,141.46		
35 Total Provisiones Para Préstamos	2,047.06	2,091.78	2,004.49	2,004.40	1,997.64	1,848.47	1,738.27	1,686.69	1,297.22		
36 Préstamos Vencidos / Préstamos Totales (%)	8.83	13.91	10.27	10.30	8.67	7.96	9.86	8.76	6.92		
37 Provisiones / Préstamos Vencidos (%)	30.09	24.97	34.61	36.24	46.43	45.51	40.06	41.51	41.29		
38 Provisiones Para Préstamos / Préstamos Totales (%)	2.66	3.47	3.56	3.73	4.02	3.62	3.95	3.64	2.86		
39 RAZONES DE CAPITAL											
40 Patrimonio / Activos Totales (%)	11.12	11.73	11.73	12.33	11.68	11.61	12.42	12.16	12.06		
41 Patrimonio / Activos Generadores de Ing. (%)	14.25	16.47	17.19	17.37	15.69	17.78	19.15	19.60	20.02		
42 Patrimonio / Préstamos Totales (%)	21.04	29.12	31.30	34.15	36.80	36.20	41.71	39.91	40.81		
43 LIQUIDEZ											
44 Activos Líquidos / Total de Depósitos (%)	22.34	29.48	33.38	30.85	26.21	35.68	37.99	40.81	43.52		
45 Activos Líquidos / Activos Totales (%)	19.50	25.22	28.83	25.92	22.38	30.64	32.17	35.10	37.19		
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	51.19	65.66	69.00	72.32	76.25	74.37	79.40	77.53	79.43		
47 RENTABILIDAD											
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.15	5.13	3.27	2.96	1.98	0.73	0.71	0.68	0.49		
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.85	3.70	2.30	2.21	1.51	0.50	0.47	0.45	0.33		
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	7.57	31.20	19.45	18.01	13.19	4.27	3.92	3.69	2.81		
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.28	7.83	8.29	7.69	6.93	9.43	10.07	9.72	9.02		
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.05	6.06	6.13	5.74	5.24	5.94	6.30	6.26	6.04		



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.23	1.77	2.16	1.95	1.69	3.49	3.78	3.46	2.98			
54 Egresos Generales / Ingresos de Operaciones (%)	67.71	21.28	30.47	31.31	44.55	58.77	49.49	48.79	55.41			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.94	4.98	2.81	2.62	2.16	1.39	1.28	1.08	0.91			
56 PRODUCTIVIDAD												
57 Número de Empleados	34.00	37.00	37.00	35.00	33.00	33.00	33.00	32.00	32.00			
58 Número de Sucursales	3.00	3.00	3.00	3.00	0.00	0.00	0.00	0.00	0.00			
59 Préstamos / Empleados	2,265.00	1,627.25	1,523.50	1,534.36	1,504.68	1,545.62	1,333.41	1,449.46	1,417.86			
60 Depósitos Totales / Empleados	3,741.57	3,455.21	3,510.03	3,572.32	4,045.67	4,137.27	3,792.19	4,091.80	4,101.95			
61 Utilidad Neta / Empleados	35.41	35.02	43.60	65.98	68.90	5.82	10.68	15.92	16.15			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	5.64	14.45	15.33	14.43	7.33	6.39	-1.72	2.32	-1.79			
64 Préstamos (%)	31.39	6.16	-5.20	-15.37	-35.52	-15.28	-21.94	-13.63	-8.63			
65 Locales (%)	35.22	14.82	2.20	-11.31	-31.09	-12.65	-12.67	-1.92	5.76			
66 Extranjeros (%)	17.38	-24.18	-32.76	-31.84	-54.23	-29.27	-74.41	-75.40	-100.00			
67 Depósitos (%)	8.78	14.50	17.82	12.96	4.95	6.80	-3.64	4.72	-1.68			
68 Locales (%)	19.50	28.73	32.94	20.14	7.61	4.86	-3.01	6.10	1.70			
69 Extranjeros (%)	-21.71	-25.23	-26.21	-12.98	-6.63	16.11	-6.93	-2.14	-18.62			
70 Patrimonio (%)	3.83	11.70	13.66	15.74	12.78	5.33	4.01	0.92	1.33			
71 Utilidad Neta (%)	-0.25	455.80	207.30	172.70	88.89	-85.18	-78.14	-77.94	-77.27			