



Fecha: 14 de Marzo de 2005

BANCO ATLÁNTICO

BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	100,635,491.00	104,478,508.00	78,944,750.00	210,097,911.00	141,805,257.00
Depósitos Internos en Bancos	7,057,736.00	8,498,709.00	7,695,775.00	6,767,348.00	5,397,373.00
A la Vista	5,557,736.00	6,998,709.00	6,195,775.00	5,267,348.00	3,897,373.00
A Plazo	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00
Depósitos Externos en Bancos	88,509,007.00	91,307,018.00	67,524,269.00	198,614,830.00	130,867,876.00
A la Vista	24,893,498.00	67,407,467.00	6,130,432.00	5,074,658.00	6,640,161.00
A Plazo	63,615,509.00	23,899,551.00	61,393,837.00	193,540,172.00	124,227,715.00
Otros	5,068,748.00	4,672,781.00	3,724,706.00	4,715,733.00	5,540,008.00
CARTERA CREDITICIA NETA	591,928,005.00	747,804,729.00	758,678,698.00	737,779,281.00	604,996,480.00
Interna	334,137,684.00	474,564,891.00	477,518,113.00	451,368,114.00	392,384,810.00
Externa	266,222,669.00	281,008,160.00	289,656,642.00	294,997,837.00	221,107,276.00
Menos Provisiones	8,432,348.00	7,768,322.00	8,496,057.00	8,586,670.00	8,495,606.00
Interna	8,432,348.00	7,768,322.00	8,496,057.00	8,586,670.00	8,495,606.00
Externa	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES NETA	20,193,521.00	25,480,826.00	20,526,283.00	10,050,408.00	5,809,942.00
Internas	20,193,521.00	25,480,826.00	20,526,283.00	10,050,408.00	5,809,942.00
Externas	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	24,485,524.00	19,838,407.00	21,476,475.00	22,398,198.00	21,310,693.00
Internos	24,485,524.00	19,838,407.00	21,476,475.00	22,398,198.00	21,310,693.00



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Externos	0.00	0.00	0.00	0.00	0.00
ACTIVO TOTAL NETO	737,242,541.00	897,602,470.00	879,626,206.00	980,325,798.00	773,922,372.00
DEPOSITOS	648,442,547.00	806,136,037.00	801,092,138.00	893,791,788.00	692,694,811.00
Internos	163,203,513.00	357,537,580.00	412,642,766.00	342,124,586.00	340,347,615.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	163,203,513.00	357,537,580.00	412,642,766.00	342,124,586.00	340,347,615.00
A la Vista	33,103,156.00	30,926,760.00	36,858,561.00	33,687,095.00	40,535,202.00
A Plazo	113,257,764.00	309,606,816.00	334,780,763.00	245,296,728.00	219,479,032.00
De Ahorros	16,842,593.00	17,004,004.00	41,003,442.00	63,140,763.00	80,333,381.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	485,239,034.00	448,598,457.00	388,449,372.00	551,667,202.00	352,347,196.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	485,239,034.00	448,598,457.00	388,449,372.00	551,667,202.00	352,347,196.00
A la Vista	70,889,708.00	94,408,513.00	54,408,702.00	65,174,390.00	68,648,555.00
A Plazo	414,349,326.00	354,189,944.00	334,040,670.00	486,492,812.00	283,698,641.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	5,500,000.00	5,000,000.00	4,500,000.00	3,000,000.00	500,000.00



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Internas	5,500,000.00	5,000,000.00	4,500,000.00	3,000,000.00	500,000.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	34,689,977.00	34,585,882.00	25,561,536.00	33,597,886.00	28,721,197.00
Internos	34,689,977.00	34,585,882.00	25,561,536.00	33,597,886.00	28,721,197.00
Externos	0.00	0.00	0.00	0.00	0.00
PATRIMONIO	48,610,017.00	51,880,551.00	48,472,532.00	49,936,124.00	52,006,364.00
Capital	19,585,642.00	19,585,642.00	19,585,642.00	19,585,642.00	19,585,642.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	28,734,692.00	31,565,368.00	28,136,381.00	30,020,442.00	32,103,657.00
Gan/Perd en Inv. Dis. para la Venta	289,683.00	729,541.00	750,509.00	330,040.00	317,065.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	737,242,541.00	897,602,470.00	879,626,206.00	980,325,798.00	773,922,372.00