



Fecha: 14 de Marzo de 2005

BANCO ATLÁNTICO
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	30,093,468.00	10,965,255.00	22,826,057.00	35,339,474.00	45,599,832.00
Préstamos	27,813,835.00	10,292,110.00	21,421,695.00	32,781,016.00	43,502,970.00
Depósitos	983,796.00	186,233.00	331,888.00	716,558.00	1,707,083.00
Inversiones	1,295,837.00	486,912.00	1,072,474.00	1,841,900.00	389,779.00
Arrendamientos	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	15,611,717.00	6,251,172.00	13,395,288.00	21,015,511.00	28,629,456.00
Intereses Pagados	14,331,413.00	5,922,067.00	12,628,501.00	19,646,351.00	26,855,178.00
Comisiones	1,280,304.00	329,105.00	766,787.00	1,369,160.00	1,774,278.00
INGRESO NETO DE INTERESES	14,481,751.00	4,714,083.00	9,430,769.00	14,323,963.00	16,970,376.00
OTROS INGRESOS	10,241,694.00	3,085,566.00	5,593,199.00	8,514,742.00	13,222,881.00
Comisiones	8,083,537.00	2,643,970.00	4,901,688.00	6,646,478.00	8,746,570.00
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	2,158,157.00	441,596.00	691,511.00	1,868,264.00	4,476,311.00
INGRESOS DE OPERACIONES	24,723,445.00	7,799,649.00	15,023,968.00	22,838,705.00	30,193,257.00
EGRESOS GENERALES	14,803,506.00	4,909,791.00	10,092,562.00	15,271,191.00	21,271,508.00
Gastos Administrativos	8,246,743.00	2,023,033.00	4,046,078.00	6,209,861.00	9,225,324.00
Gastos Generales	661,437.00	110,473.00	213,459.00	323,428.00	516,054.00
G. de Depreciación	652,900.00	241,032.00	497,949.00	761,141.00	1,006,643.00
Otros Gastos	5,242,426.00	2,535,253.00	5,335,076.00	7,976,761.00	10,523,487.00
UTILIDADES ANTES DE PROVISIONES	9,919,939.00	2,889,858.00	4,931,406.00	7,567,514.00	8,921,749.00
CUENTAS MALAS	2,990,370.00	24,432.00	935,988.00	1,650,190.00	913,365.00



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Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	6,929,569.00	2,865,426.00	3,995,418.00	5,917,324.00	8,008,384.00