



Banco Atlántico
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003
(En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-11,808,702.74	-15.63	75,540,261.82	97,857,560.65	73,355,605.20	69,141,075.01	60,934,742.52	56,998,006.57	55,365,758.99	50,321,633.14	27,799,916.99	46,485,965.19	43,229,922.69	66,555,621.20	63,731,559.08
Depositos Locales en Bancos	-5,174,009.39	-34.58	14,963,515.92	9,749,428.52	15,505,917.64	11,941,271.24	7,594,929.78	8,487,484.39	9,538,127.65	9,046,869.96	11,229,133.51	9,416,257.74	10,019,361.29	9,981,837.92	9,789,506.53
A la Vista	-5,174,009.39	-38.43	13,463,515.92	8,249,428.52	14,005,917.64	10,441,271.24	6,094,929.78	6,987,484.39	8,038,127.65	7,546,869.96	9,729,133.51	7,916,257.74	8,519,361.29	8,481,837.92	8,289,506.53
A Plazo	0.00	0.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00
Depositos Extranjeros en Bancos	-5,669,772.03	-9.90	57,274,846.68	86,307,150.42	55,379,558.89	55,537,082.45	51,020,943.08	46,487,876.88	43,707,501.50	39,120,282.67	14,539,897.15	34,395,091.14	31,421,970.13	54,462,063.47	51,605,074.65
A la Vista	-2,743,707.74	-27.65	9,923,913.17	4,031,860.00	10,519,210.12	7,795,631.88	5,265,404.67	3,418,756.99	4,899,418.39	11,304,628.47	741,460.89	3,548,173.53	4,056,559.43	4,073,270.26	7,180,205.43
A Plazo	-2,926,064.29	-6.18	47,350,933.51	82,275,290.42	44,860,348.77	47,741,450.57	45,755,538.41	43,069,119.89	38,808,083.11	27,815,654.20	13,798,436.26	30,846,917.61	27,365,410.70	50,388,793.21	44,424,869.22
Otros	-964,921.32	-29.22	3,301,899.22	1,800,981.71	2,470,128.67	1,662,721.32	2,318,869.66	2,022,645.30	2,120,129.84	2,154,480.51	2,030,886.33	2,674,616.31	1,788,591.27	2,111,719.81	2,336,977.90
CARTERA CREDITICIA	51,243,844.44	20.12	254,630,107.08	253,827,232.02	250,691,332.43	270,360,246.53	274,084,473.42	279,358,232.52	285,977,446.94	297,132,426.83	318,078,414.42	331,147,436.18	338,408,675.50	328,041,225.38	305,873,951.52
Locales	38,770,872.91	15.82	245,008,585.96	244,440,159.80	238,129,240.14	242,475,790.14	246,849,432.16	252,203,145.15	258,329,375.90	269,024,057.87	278,145,442.54	289,463,737.84	294,363,062.89	290,412,660.93	283,779,458.87
Extranjero	12,472,971.53	129.64	9,621,521.12	9,387,072.22	12,562,092.29	27,884,456.39	27,235,041.26	27,155,087.37	27,648,071.04	28,108,368.96	39,932,971.88	41,683,698.34	44,045,612.61	37,628,564.45	22,094,492.65
INVERSIONES EN VALORES	611,562.97	3.95	15,485,260.27	17,927,212.86	15,874,871.38	17,929,237.37	19,055,840.06	20,754,433.25	20,879,110.85	20,681,091.90	24,430,484.15	24,911,962.91	23,417,202.69	15,503,293.59	16,096,823.24
Locales	-12,105,041.37	-78.37	15,446,017.96	15,112,601.30	13,950,802.40	15,760,284.58	15,494,364.36	19,380,633.50	19,269,289.19	20,108,172.53	21,292,005.87	23,121,885.06	22,837,635.06	2,884,095.87	3,340,976.59
Extranjero	12,716,604.34	32.405.34	39,242.31	2,814,611.56	1,924,068.98	2,168,952.79	3,561,475.70	1,373,799.75	1,609,821.66	572,919.37	3,138,478.28	1,790,077.85	579,567.63	12,619,197.72	12,755,846.65
OTROS ACTIVOS	-2,658,675.49	-18.11	14,682,706.48	16,700,533.71	14,508,936.03	12,310,860.46	11,815,642.03	13,438,350.36	13,906,180.31	15,714,415.09	15,654,575.47	23,295,007.97	17,462,397.48	15,320,381.63	12,024,030.99
Locales	-1,008,340.91	-8.62	11,698,587.35	13,014,227.47	11,556,599.41	8,197,229.41	7,789,924.18	9,995,470.25	11,473,028.97	13,222,602.84	13,480,736.31	21,437,105.02	15,467,700.01	13,770,881.46	10,690,246.44
Extranjero	-1,650,334.58	-55.30	2,984,119.13	3,686,306.24	2,952,336.62	4,113,631.05	4,025,717.85	3,442,880.11	2,433,151.34	2,491,812.25	2,173,839.16	1,857,902.95	1,994,697.47	1,549,500.17	1,333,784.55
TOTAL DE ACTIVOS	37,388,029.18	10.38	360,338,335.65	386,312,539.24	354,430,745.04	369,741,419.37	365,890,698.03	370,549,022.70	376,128,497.09	383,849,566.96	385,963,391.03	425,840,372.25	422,518,198.36	425,420,521.80	397,726,364.83
DEPOSITOS	32,942,298.17	10.86	303,307,409.31	325,422,210.91	294,301,497.44	309,933,649.63	305,154,525.35	309,486,687.89	316,267,759.97	323,735,571.62	323,004,362.11	350,869,062.75	355,247,623.01	357,424,219.78	336,249,707.48
Locales	20,061,640.96	13.79	145,464,572.07	145,237,994.38	154,655,478.21	153,927,706.76	153,234,939.96	155,445,172.06	159,655,870.82	164,616,877.88	162,919,290.93	160,171,295.64	169,238,211.59	160,838,192.23	165,526,213.03
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	16,228,836.46	11.16	145,464,572.07	142,437,994.38	146,852,705.43	151,122,878.61	150,427,680.96	151,635,509.34	155,842,730.69	160,249,854.94	159,100,826.44	155,755,289.01	159,818,084.46	156,413,528.31	161,693,408.53
A la Vista	4,384,500.97	14.52	30,188,771.58	29,440,783.66	29,509,530.92	30,342,500.15	31,464,710.46	31,023,331.13	32,418,760.03	30,585,117.42	29,394,526.92	29,692,657.88	33,741,317.92	31,821,217.69	34,573,272.55
A Plazo	8,389,600.96	8.09	103,644,411.26	101,092,804.14	105,202,564.63	108,693,937.89	106,350,224.23	107,569,312.31	111,252,138.23	114,950,813.67	115,359,086.86	112,008,440.71	112,731,218.24	111,132,549.26	112,034,012.22
De Ahorros	3,454,734.53	29.70	11,631,389.23	11,904,406.58	12,140,609.88	12,086,440.57	12,612,746.27	13,042,865.90	12,171,832.43	14,713,923.85	14,347,212.66	14,054,190.42	13,345,548.30	13,459,761.36	15,086,123.76
De Bancos	3,832,804.50	0.00	0.00	2,800,000.00	7,802,772.78	2,804,828.15	2,807,259.00	3,809,662.72	3,813,140.13	4,367,022.94	3,818,464.49	4,416,006.63	9,420,127.13	4,424,663.92	3,832,804.50
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	3,832,804.50	0.00	0.00	2,800,000.00	7,802,772.78	2,804,828.15	2,807,259.00	3,809,662.72	3,813,140.13	4,367,022.94	3,818,464.49	4,416,006.63	9,420,127.13	4,424,663.92	3,832,804.50
Extranjero	12,880,657.21	8.16	157,842,837.24	180,184,216.53	139,646,019.23	156,005,942.87	151,919,585.39	154,041,515.83	156,611,889.15	159,118,693.74	160,085,071.18	190,697,767.11	186,009,411.42	196,586,027.55	170,723,494.45
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	1,733,848.95	2.84	60,970,275.04	59,141,517.48	63,675,973.20	73,185,669.54	73,305,917.64	74,356,020.86	80,028,264.44	73,986,880.29	74,522,436.62	74,881,574.38	73,518,196.58	80,624,733.03	62,704,123.99
A la Vista	2,721,291.03	56.27	4,835,911.93	4,499,775.41	8,936,285.35	3,935,700.38	5,109,070.14	4,025,053.04	9,710,564.48	5,061,033.34	4,919,477.88	5,468,281.89	6,297,854.61	13,053,915.32	7,557,202.96
A Plazo	-349,373.87	-0.65	53,739,825.53	53,182,508.57	53,105,939.22	67,415,931.03	66,236,832.16	68,282,666.49	68,148,464.05	66,901,489.35	67,575,825.08	66,714,644.47	64,546,347.43	64,763,285.19	53,390,451.66
De Ahorro	-638,068.21	-26.65	2,394,537.58	1,459,233.50	1,633,748.63	1,834,038.13	1,960,015.34	2,048,301.33	2,169,235.91	2,024,357.60	2,027,133.66	2,698,648.02	2,673,994.54	2,807,532.52	1,756,469.37
De Bancos	11,146,808.26	11.51	96,872,562.20	121,042,699.05	75,970,046.03	82,820,273.33	78,613,667.75	79,685,494.97	76,583,624.71	85,131,813.45	85,562,634.56	115,816,192.73	112,491,214.84	115,961,294.52	108,019,370.46
A la Vista	-4,912,229.22	-40.47	12,137,551.48	6,601,410.80	5,115,026.39	11,964,828.36	6,785,005.13	7,950,720.84	4,847,025.98	5,945,280.80	6,778,082.62	5,624,273.85	2,298,073.14	4,764,497.10	7,225,322.26
A Plazo	16,059,037.48	18.95	84,735,010.72	114,441,288.25	70,855,019.64	70,855,444.97	71,828,662.62	71,734,774.13	71,736,598.73	79,186,532.65	78,784,551.94	110,191,918.88	110,193,141.70	111,196,797.42	100,794,048.20
OBLIGACIONES	0.00	0.00	0.00	0.00	212,989.87	0.00	680,494.81	0.00	0.00	1,846.26	842,314.83	0.00	0.00	1,209.18	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,209.18	0.00
Extranjero	0.00	0.00	0.00	0.00	212,989.87	0.00	680,494.81	0.00	0.00	1,846.26	842,314.83	0.00	0.00	0.00	0.00



Banco Atlántico
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003
 (En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
OTROS PASIVOS	929,767.09	5.78	16,092,443.88	19,401,958.32	17,791,674.67	16,946,125.79	16,798,222.27	16,729,934.97	19,079,461.51	18,707,952.66	19,971,232.00	32,029,967.67	23,766,990.57	22,886,351.90	17,022,210.97
Locales	2,355,170.04	17.82	13,217,912.65	15,745,219.02	14,709,820.09	12,321,212.29	12,516,388.30	12,766,968.77	15,944,922.15	15,433,364.86	17,119,807.05	29,517,359.74	21,084,510.33	20,306,623.49	15,573,082.69
Extranjero	-1,425,402.95	-49.59	2,874,531.23	3,656,739.30	3,081,854.58	4,624,913.50	4,281,833.97	3,962,966.20	3,134,539.36	3,274,587.80	2,851,424.95	2,512,607.93	2,682,480.24	2,579,728.41	1,449,128.28
PATRIMONIO	3,515,963.91	8.59	40,938,482.46	41,488,370.01	42,124,583.06	42,861,643.95	43,257,455.60	44,332,399.84	40,781,275.61	41,404,196.42	42,145,482.09	42,941,341.83	43,503,584.78	45,108,740.94	44,454,446.37
Capital	0.00	0.00	19,500,000.00	19,500,000.00	19,500,000.00	19,500,000.00	19,500,000.00	19,500,000.00	19,500,000.00	19,500,000.00	19,500,000.00	19,500,000.00	19,500,000.00	19,500,000.00	19,500,000.00
Reservas de Capital	0.00	0.00	85,641.97	85,641.97	85,641.97	85,641.97	85,641.97	85,641.97	85,641.97	85,641.97	85,641.97	85,641.97	85,641.97	85,641.97	85,641.97
Otras Reservas	117,144.12	-3,416.35	-3,428.93	-10,945.41	-10,731.75	-22,656.57	-10,764.14	-14,617.93	-21,301.65	-19,913.32	-23,457.01	-20,767.83	-16,918.12	128,907.79	113,715.19
Utilidad de Periodos Anteriores	2,357,507.04	15.11	15,606,501.82	21,356,269.42	21,356,269.42	21,356,269.42	21,356,269.42	21,356,269.42	17,964,008.86	17,964,008.86	17,964,008.86	17,964,008.86	17,964,008.86	17,964,008.86	17,964,008.86
Utilidad de Periodo	1,041,312.75	18.11	5,749,767.60	557,404.03	1,193,403.42	1,942,389.13	2,326,308.35	3,405,106.38	3,252,926.43	3,874,458.91	4,619,288.27	5,412,458.83	5,970,852.07	7,430,182.32	6,791,080.35
Ganancia o Perdida en Valores Disponible para la Venta	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	37,388,029.17	10.38	360,338,335.65	386,312,539.24	354,430,745.04	369,741,419.37	365,890,698.03	370,549,022.70	376,128,497.09	383,849,566.96	385,963,391.03	425,840,372.25	422,518,198.36	425,420,521.80	397,726,364.82