



ESTADO DE RESULTADO
Banco Atlántico
ENERO - DICIEMBRE 2003
(En Balboas)

Descripción	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	1,919,956.59	1,696,296.73	2,203,320.92	5,819,574.24	1,989,871.91	2,006,118.90	1,989,707.52	5,985,698.33	2,079,806.74	2,137,120.40	2,188,464.43	6,405,391.57	2,356,269.74	1,958,049.70	2,284,268.04	6,598,587.48	24,809,251.62
Préstamos	1,741,742.89	1,515,206.13	1,727,653.09	4,984,602.11	1,822,677.51	1,830,953.25	1,801,241.17	5,454,871.93	1,844,711.05	1,968,482.14	2,011,063.80	5,824,256.99	2,172,609.70	1,870,500.79	2,070,137.52	6,113,248.01	22,376,979.04
Depósitos	79,982.22	75,542.40	60,262.10	215,786.72	67,635.12	61,520.85	53,051.43	182,207.40	50,379.72	39,375.25	36,613.94	126,368.91	40,961.14	59,344.67	178,130.58	278,436.39	802,799.42
Inversiones	91,467.58	105,548.20	93,496.55	290,512.33	99,433.66	113,644.80	134,182.79	347,261.25	182,415.57	129,263.01	140,786.69	452,465.27	141,394.28	28,204.24	35,999.94	205,598.46	1,295,837.31
Arrendamiento Financiero	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	0.00	0.00
Otros Ingresos	6,763.90	0.00	321,909.18	328,673.08	125.62	0.00	1,232.13	1,357.75	2,300.40	0.00	0.00	2,300.40	1,304.62	0.00	0.00	1,304.62	333,635.85
Egresos de Operaciones	718,622.53	643,538.61	754,785.07	2,116,946.21	907,294.30	915,293.68	916,519.56	2,739,107.54	1,104,307.60	1,126,885.92	1,087,438.18	3,318,631.70	1,033,410.63	980,400.75	1,748,728.74	3,762,540.12	11,937,225.57
Intereses Pagados	692,652.50	634,242.11	745,680.65	2,072,575.26	864,239.06	887,903.67	886,729.33	2,638,872.06	914,791.08	953,671.30	932,405.63	2,800,868.01	971,098.48	948,027.00	964,430.76	2,883,556.24	10,395,871.57
Comisiones	25,970.03	9,296.50	9,104.42	44,370.95	43,055.24	27,390.01	29,790.23	100,235.48	189,516.52	173,214.62	155,032.55	517,763.69	62,312.15	32,373.75	784,297.98	878,983.88	1,541,354.00
Ingreso Neto de Intereses	1,201,334.06	1,052,758.12	1,448,535.85	3,702,628.03	1,082,577.61	1,090,825.22	1,073,187.96	3,246,590.79	975,499.14	1,010,234.48	1,101,026.25	3,086,759.87	1,322,859.11	977,648.95	535,539.30	2,836,047.36	12,872,026.05
Otros Ingresos	443,332.07	350,758.40	872,546.55	1,666,837.02	428,991.07	761,942.08	400,291.49	1,591,224.64	829,367.72	786,080.17	810,481.37	2,425,929.26	715,614.52	1,338,279.63	827,790.78	2,881,684.93	8,565,475.85
Comisiones	381,780.61	320,536.83	306,600.23	1,008,917.67	310,116.71	332,996.57	374,746.91	1,017,860.19	768,515.77	596,249.91	777,862.46	2,142,628.14	546,470.86	289,417.90	294,369.16	1,130,257.92	5,299,663.92
Operaciones con Divisas	1,267.36	2,773.98	2,030.34	6,071.68	2,403.76	7,979.15	-4,966.13	5,416.78	1,390.62	-2,528.08	-2,977.97	-4,115.43	8,342.30	7,582.38	-763.80	15,160.88	22,533.91
Dividendos	0.00	0.00	0.00	0.00	90,834.19	0.00	0.00	90,834.19	0.00	0.00	0.00	0.00	90,834.19	1,334,036.38	511,947.71	1,936,818.28	2,027,652.47
Otros Ingresos	60,284.10	27,447.59	563,915.98	651,647.67	25,636.41	420,966.36	30,510.71	477,113.48	59,461.33	192,358.34	35,596.88	287,416.55	69,967.17	-292,757.03	22,237.71	-200,552.15	1,215,625.55
Ingresos de Operaciones	1,644,666.13	1,403,516.52	2,321,082.40	5,369,265.05	1,511,568.68	1,852,767.30	1,473,479.45	4,837,815.43	1,804,866.86	1,796,314.65	1,911,507.62	5,512,689.13	2,038,473.63	2,315,928.58	1,363,330.08	5,717,732.29	21,437,501.90
Egresos Generales	859,601.50	549,443.17	1,314,512.46	2,723,557.13	907,418.31	890,976.28	933,856.75	2,732,251.34	994,574.87	820,381.39	915,659.12	2,730,615.38	1,416,765.13	955,033.87	1,385,503.54	3,757,302.55	11,943,726.40
Gastos Administrativos	442,882.07	441,867.21	454,095.91	1,338,845.19	463,320.67	454,458.31	488,763.24	1,406,542.22	482,809.99	479,482.68	478,734.88	1,441,027.55	896,554.18	470,945.72	733,248.52	2,100,748.43	6,287,163.39
Gastos Generales	175,185.46	191,260.26	207,789.63	574,235.35	215,789.78	203,046.32	199,746.68	618,582.78	259,979.31	200,333.12	245,982.08	706,294.51	257,814.74	236,404.48	392,196.26	886,415.48	2,785,528.12
Gastos de Depreciación	36,401.63	36,060.48	35,752.66	108,214.77	35,576.04	34,215.51	33,689.70	103,481.25	33,793.07	34,108.74	36,085.47	103,987.28	39,685.60	39,262.90	38,422.33	117,370.83	433,054.13
Otros Gastos	205,132.34	-119,744.78	616,874.26	702,261.82	192,731.82	199,256.14	211,657.13	603,645.09	217,992.50	106,456.85	154,856.69	479,306.04	222,710.61	208,420.77	221,636.43	652,767.81	2,437,980.76
Utilidad antes de Provisiones	785,064.63	854,073.35	1,006,569.94	2,645,707.92	604,150.37	961,791.02	539,622.70	2,105,564.09	810,291.99	975,933.26	995,848.50	2,782,073.75	621,708.50	1,360,894.71	-22,173.46	1,960,429.74	9,493,775.50
Provisiones por Cuentas Malas	227,660.60	218,073.96	257,584.23	703,318.79	220,231.15	-117,007.01	691,802.65	795,026.79	188,759.51	231,103.90	202,677.94	622,541.35	63,315.26	-98,435.54	616,928.51	581,808.23	2,702,695.16
Utilidad del Periodo	557,404.03	635,999.39	748,985.71	1,942,389.13	383,919.22	1,078,798.03	-152,179.95	1,310,537.30	621,532.48	744,829.36	793,170.56	2,159,532.40	558,393.24	1,459,330.25	-639,101.97	1,378,621.51	6,791,080.34