



Austrobank Overseas (Panamá), S.A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	5,552,236.71	52.55	10,566,597.71	11,116,657.24	11,873,013.93	12,246,325.40	12,398,296.24	12,555,328.61	12,061,198.03	12,217,939.64	12,822,419.33	14,150,235.13	14,938,978.94	16,668,156.16	16,118,834.42
Depositos Locales en Bancos	1,965,030.42	105.69	1,859,220.48	1,906,089.22	3,234,840.55	5,998,960.93	4,231,198.61	4,409,630.43	3,612,249.80	2,834,122.70	4,269,133.51	3,671,832.78	5,335,111.55	5,140,671.84	3,824,250.90
A la Vista	138,375.42	23.98	577,108.48	670,738.82	444,490.15	2,496,874.37	343,059.59	1,370,367.14	1,424,583.69	2,187,755.62	1,550,447.86	1,073,071.34	521,866.32	686,169.69	715,483.90
A Plazo	1,826,655.00	142.47	1,282,112.00	1,235,350.40	2,790,350.40	3,502,086.56	3,888,139.02	3,039,263.29	2,187,666.11	646,367.08	2,718,685.65	2,598,761.44	4,813,245.23	4,454,502.15	3,108,767.00
Depositos Extranjeros en Bancos	3,586,626.29	41.19	8,706,877.23	9,210,068.02	8,637,673.38	6,246,864.47	8,166,597.63	8,145,198.18	8,448,448.23	9,383,316.94	8,552,285.82	10,477,402.35	9,602,867.39	11,526,484.32	12,293,503.52
A la Vista	-2,533,282.71	-47.56	5,326,881.23	4,460,084.02	4,647,692.38	3,746,883.47	3,426,605.38	3,045,223.18	5,618,455.23	4,453,344.94	3,152,317.82	2,936,863.81	2,562,936.84	4,426,555.32	2,793,598.52
A Plazo	6,119,909.00	181.06	3,379,996.00	4,749,984.00	3,989,981.00	2,499,981.00	4,739,992.25	5,099,975.00	2,829,993.00	4,929,972.00	5,399,968.00	7,540,538.54	7,039,930.55	7,099,929.00	9,499,905.00
Menos Provisiones	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
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	0.00	0.00
Extranjero	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	580.00	116.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	1,000.00	1,000.00	1,000.00	1,000.00	1,080.00
CARTERA CREDITICIA	6,892,260.06	60.19	11,450,642.05	11,348,578.12	11,205,786.46	11,885,429.51	12,997,162.27	12,961,356.88	14,741,584.75	14,957,427.95	14,160,901.81	15,172,803.33	16,449,283.22	16,293,706.90	18,342,902.11
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	0.00	0.00
Extranjero	6,557,943.23	54.14	12,113,375.05	11,899,311.34	11,756,619.68	12,542,360.23	13,581,092.99	13,495,785.55	15,276,013.42	15,406,844.12	14,610,317.98	15,622,219.50	16,898,699.39	16,622,123.07	18,671,318.28
Menos Provisiones	-334,316.83	-50.45	662,733.00	550,733.22	550,733.22	656,930.72	583,930.72	534,428.67	534,428.67	449,416.17	449,416.17	449,416.17	449,416.17	328,416.17	328,416.17
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	0.00	0.00
Extranjero	-334,316.83	-50.45	662,733.00	550,733.22	550,733.22	656,930.72	583,930.72	534,428.67	534,428.67	449,416.17	449,416.17	449,416.17	449,416.17	328,416.17	328,416.17
INVERSIONES EN VALORES	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
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	0.00	0.00
Extranjero	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
Menos Provisiones	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
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	0.00	0.00
Extranjero	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 ACTIVOS	-5,917,746.75	-36.82	16,073,376.24	13,809,242.59	13,194,625.43	9,553,842.35	8,172,123.60	6,114,293.45	5,213,344.97	10,062,656.98	11,868,529.73	11,041,571.58	12,526,216.49	12,280,193.36	10,155,629.49
Locales	124,416.73	44.98	276,592.18	290,346.88	289,007.85	349,052.97	352,819.89	347,623.96	348,458.55	345,264.75	438,839.36	429,715.68	487,707.19	483,751.39	401,008.91
Extranjero	-6,042,163.48	-38.25	15,796,784.06	13,518,895.71	12,905,617.58	9,204,789.38	7,819,303.71	5,766,669.49	4,864,886.42	9,717,392.23	11,429,690.37	10,611,855.90	12,038,509.30	11,796,441.97	9,754,620.58
TOTAL DE ACTIVOS	6,526,750.02	17.13	38,090,616.00	36,274,477.95	36,273,425.82	33,685,597.26	33,567,582.11	31,630,978.94	32,016,127.75	37,238,024.57	38,851,850.87	40,364,610.04	43,914,478.65	45,242,056.42	44,617,366.02
DEPOSITOS	10,232,099.61	53.28	19,202,971.48	18,963,200.53	19,467,380.77	19,558,097.36	20,431,555.02	20,729,208.95	21,862,179.40	22,290,870.10	22,796,166.01	24,438,726.81	26,474,048.81	27,807,274.16	29,435,071.09
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	0.00	0.00
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	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 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	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 Ahorros	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 Bancos	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 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	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
Extranjero	10,232,099.61	53.28	19,202,971.48	18,963,200.53	19,467,380.77	19,558,097.36	20,431,555.02	20,729,208.95	21,862,179.40	22,290,870.10	22,796,166.01	24,438,726.81	26,474,048.81	27,807,274.16	29,435,071.09
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	11,765,962.18	92.18	12,764,685.48	12,724,151.65	13,227,616.92	13,646,568.29	14,519,284.31	14,816,178.13	14,946,534.68	15,373,602.36	16,177,276.94	17,316,885.10	21,674,286.61	22,906,759.23	24,530,647.66



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Descripcion	2003		2004												
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A la Vista	14,842.81	241.41	6,148.40	18,048.89	8,392.77	7,074.67	6,628.41	5,896.94	19,218.57	22,165.78	20,618.45	22,498.87	20,696.93	22,267.16	20,991.21
A Plazo	11,751,119.37	92.10	12,758,537.08	12,706,102.76	13,219,224.15	13,639,493.62	14,512,655.90	14,810,281.19	14,927,316.11	15,351,436.58	16,156,658.49	17,294,386.23	21,653,589.68	22,884,492.07	24,509,656.45
De Ahorro	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 Bancos	-1,533,862.57	-23.82	6,438,286.00	6,239,048.88	6,239,763.85	5,911,529.07	5,912,270.71	5,913,030.82	6,915,644.72	6,917,267.74	6,618,889.07	7,121,841.71	4,799,762.20	4,900,514.93	4,904,423.43
A la Vista	2,517,910.54	334.15	753,524.07	754,172.94	754,780.47	755,430.41	756,059.93	756,710.98	1,758,174.91	1,759,688.89	1,761,204.18	2,263,088.51	3,265,898.39	3,268,619.97	3,271,434.61
A Plazo	-4,051,773.11	-71.27	5,684,761.93	5,484,875.94	5,484,983.38	5,156,098.66	5,156,210.78	5,156,319.84	5,157,469.81	5,157,578.85	4,857,684.89	4,858,753.20	1,533,863.81	1,631,894.96	1,632,988.82
OBLIGACIONES	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
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	0.00	0.00
Extranjero	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 PASIVOS	-4,340,209.12	-32.74	13,255,069.60	11,486,814.99	10,948,415.89	8,356,248.49	7,294,248.18	4,983,259.35	4,166,562.20	9,032,969.39	9,986,025.01	9,768,472.67	11,223,141.13	11,141,689.86	8,914,860.48
Locales	294,276.01	517.15	56,903.68	86,580.25	293,154.71	64,456.67	301,503.89	37,772.82	53,572.71	65,632.34	56,881.47	414,852.84	361,364.81	323,532.92	351,179.69
Extranjero	-4,634,485.13	-35.11	13,198,165.92	11,400,234.74	10,655,261.18	8,291,791.82	6,992,744.29	4,945,486.53	4,112,989.49	8,967,337.05	9,929,143.54	9,353,619.83	10,861,776.32	10,818,156.94	8,563,680.79
PATRIMONIO	634,859.53	11.27	5,632,574.92	5,824,462.43	5,857,629.16	5,771,251.41	5,841,778.91	5,918,510.64	5,987,386.15	5,914,185.11	6,069,659.85	6,157,410.64	6,217,288.71	6,293,092.40	6,267,434.45
Capital	0.00	0.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00
Reservas de Capital	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
Otras Reservas	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
Utilidad de Periodos Anteriores	560,580.57	32.31	1,735,125.04	2,798,576.89	2,798,576.89	2,616,736.89	2,616,736.89	2,616,736.89	2,616,736.89	2,378,205.61	2,363,205.61	2,363,205.61	2,363,205.61	2,363,205.61	2,295,705.61
Utilidad de Periodo	74,278.96	8.28	897,449.88	25,885.54	59,052.27	154,514.52	225,042.02	301,773.75	370,649.26	535,979.50	706,454.24	794,205.03	854,083.10	929,886.79	971,728.84
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
Deuda Subordinada	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	6,526,750.02	17.13	38,090,616.00	36,274,477.95	36,273,425.82	33,685,597.26	33,567,582.11	31,630,978.94	32,016,127.75	37,238,024.60	38,851,850.87	40,364,610.12	43,914,478.65	45,242,056.42	44,617,366.02