



Austrobank Overseas (Panamá), S.A.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-3,784,000.21	-21.09	17,943,887.25	19,097,777.16	18,907,710.29	19,842,257.27	20,913,753.11	24,098,037.73	20,507,344.31	23,546,993.24	28,161,939.66	20,725,034.06	19,442,308.50	17,650,396.60	14,159,887.04
Depositos Locales en Bancos	-545,080.56	-11.52	4,732,527.18	4,428,914.41	5,887,301.98	5,488,517.79	5,258,642.63	6,343,257.10	6,347,531.47	6,034,197.40	6,449,505.40	4,573,091.98	5,098,752.68	5,190,414.48	4,187,446.62
A la Vista	-1,236,986.89	-76.18	1,623,760.18	1,398,561.75	1,151,464.39	669,361.62	1,650,605.31	1,717,809.49	3,343,598.33	2,383,284.91	3,758,543.21	699,603.69	842,526.49	1,114,031.92	386,773.29
A Plazo	691,906.33	22.26	3,108,767.00	3,030,352.66	4,735,837.59	4,819,156.17	3,608,037.32	4,625,447.61	3,003,933.14	3,650,912.49	2,690,962.19	3,873,488.29	4,256,226.19	4,076,382.56	3,800,673.33
Depositos Extranjeros en Bancos	-3,390,343.30	-25.66	13,210,280.07	14,667,702.75	13,019,168.31	14,352,499.48	15,653,630.48	17,753,377.83	14,158,219.44	17,511,202.44	21,690,677.43	16,129,985.26	14,191,539.00	12,307,765.30	9,819,936.77
A la Vista	6,109,561.70	164.66	3,710,375.07	4,867,800.75	6,619,232.31	6,752,575.48	5,653,730.48	11,153,443.83	10,558,255.44	13,011,247.44	15,690,737.43	12,530,021.26	13,891,542.00	12,307,765.30	9,819,936.77
A Plazo	-9,499,905.00	-100.00	9,499,905.00	9,799,902.00	6,399,936.00	7,599,924.00	9,999,900.00	6,599,934.00	3,599,964.00	4,499,955.00	5,999,940.00	3,599,964.00	299,997.00	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	151,423.65	14.020.71	1,080.00	1,160.00	1,240.00	1,240.00	1,480.00	1,402.80	1,593.40	1,593.40	21,756.83	21,956.82	152,016.82	152,216.82	152,503.65
CARTERA CREDITICIA	8,651,852.98	47.38	18,258,668.09	18,330,880.91	19,777,005.24	22,254,520.39	21,318,167.72	23,802,412.31	26,404,332.65	25,119,065.75	23,231,749.02	25,122,613.71	24,032,741.85	26,823,511.78	26,910,521.07
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	8,511,082.21	45.58	18,671,318.28	18,743,531.10	20,189,655.43	22,667,170.58	21,646,583.89	24,214,622.79	26,722,422.14	25,437,155.24	23,465,604.49	25,356,469.18	24,266,597.32	27,057,367.25	27,182,400.49
Menos Provisiones	-140,770.77	-34.11	412,650.19	412,650.19	412,650.19	412,650.19	328,416.17	412,210.48	318,089.49	318,089.49	233,855.47	233,855.47	233,855.47	233,855.47	271,879.42
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	-140,770.77	-34.11	412,650.19	412,650.19	412,650.19	412,650.19	328,416.17	412,210.48	318,089.49	318,089.49	233,855.47	233,855.47	233,855.47	233,855.47	271,879.42
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	16,203,732.16	162.73	9,957,493.26	14,201,830.30	16,264,425.57	16,056,172.16	13,816,484.44	19,411,851.33	16,986,156.64	17,296,864.17	22,498,689.91	26,049,387.89	25,064,839.22	25,440,495.73	26,161,225.42
Locales	-17,583.47	-4.40	399,814.91	429,152.76	428,733.62	437,907.71	414,527.74	413,307.68	418,617.61	443,790.29	438,707.86	430,330.02	432,473.63	416,448.71	382,231.44
Extranjero	16,221,315.63	169.72	9,557,678.35	13,772,677.54	15,835,691.95	15,618,264.45	13,401,956.70	18,998,543.65	16,567,539.03	16,853,073.88	22,059,982.05	25,619,057.87	24,632,365.59	25,024,047.02	25,778,993.98
TOTAL DE ACTIVOS	21,071,584.93	45.65	46,160,048.60	51,630,488.37	54,949,141.10	58,152,949.82	56,048,405.27	67,312,301.37	63,897,833.60	65,962,923.16	73,892,378.59	71,897,035.66	68,539,889.57	69,914,404.11	67,231,633.53
DEPOSITOS	23,979,860.38	81.47	29,435,071.09	29,923,982.23	31,185,574.95	31,234,623.83	34,051,241.48	38,880,161.02	40,487,430.08	43,708,266.26	49,544,270.03	51,358,291.50	51,789,910.50	53,775,636.70	53,414,931.47
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	23,979,860.38	81.47	29,435,071.09	29,923,982.23	31,185,574.95	31,234,623.83	34,051,241.48	38,880,161.02	40,487,430.08	43,708,266.26	49,544,270.03	51,358,291.50	51,789,910.50	53,775,636.70	53,414,931.47
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	24,326,800.16	99.17	24,530,647.66	25,015,224.55	26,272,879.02	26,339,919.81	29,190,081.67	34,015,263.85	35,617,463.61	38,834,091.57	45,006,430.58	46,815,897.94	47,245,078.51	49,225,093.85	48,857,447.82



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Descripcion	2004		2005												
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A la Vista	-16,128.73	-76.84	20,991.21	21,093.09	56,085.23	7,938.13	488,628.30	39,201.06	39,460.41	39,209.11	39,943.78	38,098.49	38,118.55	38,098.55	4,862.48
A Plazo	24,342,928.89	99.32	24,509,656.45	24,994,131.46	26,216,793.79	26,331,981.68	28,701,453.37	33,976,062.79	35,578,003.20	38,794,882.46	44,966,486.80	46,777,799.45	47,206,959.96	49,186,995.30	48,852,585.34
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	-346,939.78	-7.07	4,904,423.43	4,908,757.68	4,912,695.93	4,894,704.02	4,861,159.81	4,864,897.17	4,869,966.47	4,874,174.69	4,537,839.45	4,542,393.56	4,544,831.99	4,550,542.85	4,557,483.65
A la Vista	9,935.53	0.30	3,271,434.61	3,275,660.20	3,279,481.80	3,283,717.64	3,250,173.43	3,253,910.79	3,257,978.18	3,262,186.40	3,263,771.16	3,267,309.62	3,269,748.05	3,275,458.91	3,281,370.14
A Plazo	-356,875.31	-21.85	1,632,988.82	1,633,097.48	1,633,214.13	1,610,986.38	1,610,986.38	1,610,986.38	1,611,988.29	1,611,988.29	1,274,068.29	1,275,083.94	1,275,083.94	1,275,083.94	1,276,113.51
OBLIGACIONES	236,064.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148,704.99	1,761,495.10	577,736.78	65,369.11	236,064.50
Locales	236,064.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148,704.99	1,761,495.10	577,736.78	65,369.11	236,064.50
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	-3,745,526.76	-35.61	10,519,282.30	15,384,073.94	17,407,890.21	20,487,912.62	15,219,747.57	21,835,058.75	16,491,745.34	15,262,955.22	17,145,241.05	11,610,670.11	9,119,792.98	9,055,656.18	6,773,755.54
Locales	137,151.90	39.05	351,179.69	3,328,831.70	3,224,436.18	6,638,598.99	3,396,309.17	3,456,409.77	431,486.41	645,724.19	496,762.00	575,208.56	505,468.96	482,281.17	488,331.59
Extranjero	-3,882,678.66	-38.18	10,168,102.61	12,055,242.24	14,183,454.03	13,849,313.63	11,823,438.40	18,378,648.98	16,060,258.93	14,617,231.03	16,648,479.05	11,035,461.55	8,614,324.02	8,573,375.01	6,285,423.95
PATRIMONIO	601,186.81	9.69	6,205,695.21	6,322,432.20	6,355,675.94	6,430,413.37	6,777,416.22	6,597,081.60	6,918,658.18	6,991,701.68	7,054,162.52	7,166,578.95	7,052,449.31	7,017,742.12	6,806,882.02
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	573,121.39	21.77	2,632,574.61	3,205,695.21	3,205,695.21	3,205,696.49	3,509,147.89	3,205,697.49	3,205,696.00	3,205,696.00	3,205,696.00	3,205,696.00	3,205,696.00	3,205,696.00	3,205,696.00
Utilidad de Periodo	28,065.42	4.90	573,120.60	116,736.99	149,980.73	224,716.88	268,268.33	391,384.11	712,962.18	786,005.68	848,466.52	960,882.95	846,753.31	812,046.12	601,186.02
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	21,071,584.93	45.65	46,160,048.60	51,630,488.37	54,949,141.10	58,152,949.82	56,048,405.27	67,312,301.37	63,897,833.60	65,962,923.16	73,892,378.59	71,897,035.66	68,539,889.57	69,914,404.11	67,231,633.53